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ABSTRACT

A program designed to teach money skills to the mentally retarded individual who already has the ability to count at least 20 objects is presented. An overview of the program is provided along with a list of the program goals and a section on training paraprofessionals to use the program. An evaluation instrument is included to assess the students' strengths and weaknesses in money counting and to prescribe a starting point. A section on assigning objectives describes how to determine which of the six levels to begin each student and how to record student progress. The following four sections each cover one of the program goals: (1) identifying coins and their values, (2) counting with coins of the same value, (3) combining coins of different values, and (4) counting change to $1.00. Each goal is further broken down into a group of objectives. Specific strategies for each of the objectives are provided as well as the materials needed and a statement of expected student behavior, teacher instructions, and suggested feedback for errors. goals. (PHR)

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TEACHING MONEY SKILLS to the MENTALLY RETARDED PERSON

REVISED EDITION

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TEACHING MONEY SKILLS: AN OVERVIEW

Teaching Money Skills: An Overview

This program is designed to teach the mentally retarded person to count money and has been prepared for use with the student already having the ability to count at least 20 objects. Understandably, the student who enters the program with much prior knowledge of numbers and skill in money counting will progress more rapidly than one with minimal skills. A student should be assigned an objective according to his/her assessed needs which are determined before teaching begins.

In order to know what and how to teach a particular student with this program, it is necessary for the teacher to become familiar with the procedures before using them. While instructions in each procedure are simple and step-by-step, it is often much easier to learn them in a non-instructional setting first. Supervision and training by someone proficient in the program are necessary for the teacher without experience. Considerations in training and supervising paraprofessionals are discussed in the last section of this chapter.

Four aspects of teaching are organized within a structured format: (1) creating and maintaining motivation in the student, (2) evaluating needs and achievements, (3) assigning attainable objectives, and (4) working toward those objectives with appropriate instruction and feedback. Careful attention to each aspect in every session will provide maximum success with this program. It is important for the teacher to become familiar with them before beginning to work with the student.

Motivating the Student

The most basic of these aspects is motivation, a key element necessary for any learning to take place. Many retarded persons have had a history of frustration and failure as learners which causes them to resist attempts to teach them a certain skill. Therefore, the teacher must motivate the student with personal incentives and practical activities that demonstrate the importance of being able to count money.

In fostering motivation, the teacher must first consider his/her attitudes toward the student. Does the teacher like, accept, and respect the student? Mutual acceptance and respect provide the basis on which a teacher-student

relationship is built. Next, the teacher should ask him/herself some questions about the student. Does the student view money counting as useful and valuable? Does the student expect to succeed? Does the student like and respect the teacher? If the answer to any of these questions is no, it is up to the teacher to bridge these gaps in motivation.

The best way to do this will vary from student to student. It may be done, for example, by an honest discussion between the teacher and student in which the teacher recognizes the student's fears or doubts about the learning situation and reassures him/her concerning his/her chances of success. A good source of motivation is a shopping trip during which the student can see the importance of money counting. Furthermore, it will enable instructor and student to get to know each other and allow for a friendly relationship to develop. It is particularly important that the purchase of items be rewarding to the student.

Not only must the student understand the importance of what is being done and believe that he/she can do the task, but also the instructor must have reasonable assurance of success in working with the student. Once these conditions have been met, it is possible for the teacher and student to concentrate on the program objectives. Good teaching provides a setting for learning to take place and keeps the student motivated with rewards for successes and encouragement and recognition for earnest attempts. The teacher provides for the greatest chance of success with specific instructions gauged to the level at which the student can achieve.

Evaluating Needs and Achievements and Setting Attainable Objectives

Once initial motivation has been established, it is maintained by providing a learning environment in which the student can experience success at a challenging task. This begins with the setting of attainable objectives. Initial objectives are determined by an evaluation of the student's needs as discussed in the chapter entitled "Money Skills Evaluation." This evaluation helps the teacher to decide what level is low enough so that the student can achieve, yet high enough so that he/she is not bored. Within each level, many different counting and coin combining skills must be learned. Each of these skills represents a very specific objective to be achieved according to certain criteria listed with each teaching procedure.

To make certain that these criteria are met, it is necessary to be specific in another way--by regular evaluation of the student's performance. This evaluation helps the teacher to keep track of whether the criteria for an objective have been met, whether teaching has been effective, and whether the student is ready to work toward the next, more difficult objective. Records of evaluation not only report progress; they also point out problem areas where more specialized instruction may be needed. Directions for regular evaluations may be found with each set of teaching procedures.

Working Toward Objectives with Appropriate Instruction and Feedback

After assessing needs, the teacher directs the student toward his objective with specific sets of clear and consistent instructions which are easy for the mentally retarded student to understand and follow successfully. It is the teacher's responsibility to use these instructions as they are provided so that he/she remains consistent in directions from session to session. When using instructions for the first time, the teacher must often show the student what to do, then repeat the instructions. However, if the instructions remain consistent, the student will learn to respond to the instructions alone.

The student should be given immediate feedback for each task he/she performs--praise helps to create a sense of success. Nodding or saying "good" may be sufficient for correct responses most of the time, but special recognition should be given when the student has tried especially hard or has answered a difficult question correctly.

When an error occurs, the teacher should quickly stop the student and give further instructions that will help in performing the task accurately. Correct demonstration of the task is one example of feedback for an error. Error feedback should enable the student to give the correct response, which will be rewarding to him. Different ways of giving feedback are treated specifically within each teaching procedure. Instruction should also include various kinds of activities demonstrating the practical use of money skills. Reward systems will also help to maintain motivation.

This program has been tested and refined and should be useful to teachers who will take the time to study, understand, and follow it carefully.

Program Goals

The Money Skills Program has four major goals: (1) identifying coins and their values, (2) counting coins of the same value, (3) combining coins of different values, and (4) counting change to $1.00. Each goal is broken down further into a group of objectives. (See table 1 on page 6.) Objectives for counting coins of the same value and combining coins of different values are broken down further according to the level to which the student is being taught to count the coins. These levels are 20¢, 30¢, 40¢, 75¢, and $1.00, depending on the student's counting ability. Objectives for combining coins also are defined by which coins the student is being taught to count. For example, an objective for a student learning to combine coins could be: counts with nickels and pennies to 30¢.

Each objective can be taught through one of several strategies or steps which also are listed in table 1. The strategies use different kinds of aids to help the student accomplish the task of counting the coins. For example, for any objective under combining coins of different values, the teacher could use one of four steps to teach the student the objective. One step would be to place the coins in the order in which they should be counted. (See table 1, number 3, ordered coins.) If nickels and pennies are to be counted, the teacher should line the nickels in a row on the student's left and the pennies in a row beside the nickels. (See figure 1 on page 5.) For the coins on the number line, numbers covered step, the following procedure should be used: (1) the coins are placed on the number line by the teacher; (2) the student counts the coins aloud while pushing the coins into the circles; (3) the student counts the coins again when the numbers on the line are not visible. Gradually the teacher tries to get the student to count without using any aids.

The Money Skills Evaluation indicates which coins the student can identify, how far he/she can count with those coins, and which coins he/she can combine. Teaching begins where the student's money counting skills falter: an attainable objective is set and a teaching procedure is followed to help the student to perform the behavior indicated in the objective. After the student passes the evaluation for the first objective, a slightly harder objective should be chosen.

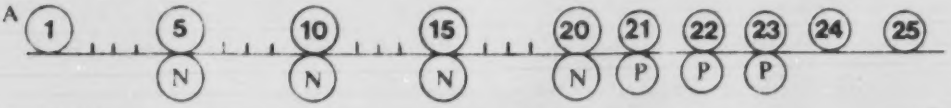
Each teaching procedure is directed to the level of counting at which the student can perform. The same procedure will be repeated later on as the student's

level of counting becomes higher. For example, a student who can count by ones to 40 will learn to count by fives and tens to 40. After learning to count by ones to 50, he/she will be instructed again in counting by fives and tens with two different coin combinations to 50. Basic skills are reviewed at the beginning of each session. This review allows the student to practice the coin identification and counting skills needed to perform the task for the objective in that particular situation.

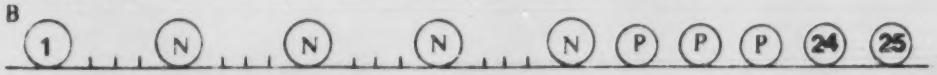
The format for a typical session may include 5 or 10 minutes of review, 15 or 20 minutes on a particular money skill objective, and 20 minutes or more on an activity in which the money skill is applied in a practical manner. Naturally this format is merely suggestive, and more or less time may be devoted to various activities, depending on the student's needs.

In addition to this manual, several supplementary items are needed for successful teaching with this program. They include: (1) a number line, consisting of two sections of cardboard, the first numbered from 1 to 50 and the second numbered from 51 to 100; (2) Money Skills Progress Record sheets, which may be duplicated from page 16; (3) Lesson Plan and Record Form sheets, which may be duplicated from page 36; (4) price cards and coin value cards, which can be constructed from heavy paper by the teacher; (5) a counting aid, which is simply a paper with a line drawn on it to help the student distinguish the coins already counted from those not yet counted; and (6) enough coins to complete the procedures given in each session.

1. Coins on the number line--numbers uncovered

A 

2. Coins on the number line--numbers covered

B 

3. Coins ordered

C

4. Coins unordered

D

Figure 1

ok Chart
for Awareness

TABLE 1: PROGRAM GOALS

IDENTIFYING COINS AND THEIR VALUES

Objectives (for penny, nickel, dime, quarter):

1. Points to the coin
2. Knows the value of the coin
3. Names the coin

COUNTING WITH COINS OF THE SAME VALUE

Objectives:

1. Counts pennies
2. Counts nickels
   a. Coins on the number line, numbers uncovered
   b. Coins on the number line, numbers covered
   c. Coins only
3. Counts dimes
   a. Coins on the number line, numbers covered
   b. Coins only

COMBINING COINS OF DIFFERENT VALUES

Objectives:

1. Counts two different kinds of coins
2. Counts three different kinds of coins
3. Counts four and five different kinds of coins

Steps (in order of difficulty for all coins):

1. Coins on the number line, numbers uncovered
2. Coins on the number line, numbers covered
3. Coins ordered
4. Coins unordered

COUNTING CHANGE TO $1.00

Objectives:

1. Counts change with one kind of coin
2. Counts change with two different kinds of coins
3. Counts change with three different kinds of coins
4. Counts change with four and five different kinds of coins

Steps (in order of difficulty for all coins):

1. Coins ordered
2. Coins unordered

Training Paraprofessionals to Use the Money Skills Program

Paraprofessionals inexperienced in teaching retarded persons should receive a thorough orientation before teaching students with this program. Because paraprofessionals vary in sophistication and because agencies differ in organization and in staff roles, the following suggestions must be adapted to individual situations. Whatever the setting, the person supervising the paraprofessional trainees must be proficient in all procedures and must thoroughly understand all concepts in the program. It may be helpful for the supervisor to train a paraprofessional on a one-to-one basis before attempting group orientation and training.

One method of organizing the training program would be to cover a different colored section during each of the training sessions. It is essential that all paraprofessional trainees have a firm grasp of the material in the first section, "Teaching Money Skills: An Overview," which provides the rationale for the remainder of the program. The first training session should be devoted to this foundational material.

The second training session might deal with "Money Skills Evaluation" and "Assigning Objectives," leaving the remaining sessions for covering the individual teaching procedures. However, it is sometimes difficult for even a trained psychologist to obtain an accurate picture of the skills of a particular student during an initial evaluation because many factors influence performance. Therefore, training on the evaluation section might be delayed until the paraprofessional trainee has gained some mastery of the teaching sections.

If paraprofessional trainees are going to do initial evaluations, they should watch a videotape or live demonstration of an actual evaluation session. After seeing the demonstration, the trainees could either simulate evaluations with each other or with selected students. Trainees should be allowed to ask questions and discuss the evaluations after they have completed them. If students are used for training activities, those who have been pre-tested and will cooperate with the paraprofessional trainees should be chosen. After evaluations have been completed, the paraprofessional teacher trainees will be ready to locate the proper objectives for their students and to identify the proper teaching procedures.

In the sessions dealing with teaching procedures, it is important that each teacher-trainee master the procedures in each major goal section before progressing to the next major goal section. However, the supervisor may want to delay teaching the procedures in the section "Counting Change to $1.00" or to train a few paraprofessionals in a separate session if some students will be assigned objectives from that section for their first learning session.

Trainees may either practice the procedures with each other or with selected students. They need to know that with practice their teaching will become smoother and more natural. Time should be set aside for discussion of each set of procedures.

After the teacher-trainee has worked with an assigned student for several sessions, the supervisor should discuss with him/her the effectiveness of the teaching activities, the results of the student's evaluations, and any problems which may have developed. At times it will be necessary for the supervisor or another professional staff person to give guidance to the teacher-trainee concerning what is best for the student. For example, when the student does not pass the evaluation for a given objective after a reasonable amount of time, the supervisor may need to assess the situation and advise the teacher-trainee concerning it. It is possible that the teaching techniques provided in the program were not clearly understood by the teacher-trainee and therefore were not used correctly. Or it may be that the student has a particular difficulty which interferes with his learning, such as a speech problem, an old learning set, or a motivational lack.

There are several alternatives to various kinds of problems contributing to the student's failure to pass an objective evaluation after several sessions. If the student is making some progress in spite of his failure to pass the evaluation, the teacher-trainee could continue with the same procedures for several more sessions. If the student is making very slow or no progress, the teacher-trainee might devise an alternative strategy or move back to the next easiest step for several sessions. If the problem is motivational, the teacher-trainee can devise a reward system or try some games or alternate money-related activities. If the problem is interpersonal, the supervisor might assign a new paraprofessional teacher-trainee. However, the teacher-trainee needs to be

assured that this sometimes happens and that he/she should not worry about it. If the previous measures fail to solve the problem, the supervisor should evaluate the student to better define the problem and to search for possible solutions.

In some cases, moving to the next objective is possible. For example, the student may not be able to name a coin but he knows the value of it and can count with it. In this case, the requirement of passing the session evaluation could be waived and the student could move to the next objective. Or the student may be having extreme difficulty with step 4, coins unordered, under combining coins of different values. He/she could move to the next combination without passing step 4. The skill of ordering the coins may be acquired after receiving training in several combinations of the coins.

Although the material presented here on organizing paraprofessionals and supervising them is brief and only suggestive, the importance of thorough training for paraprofessionals cannot be stressed too much. The ultimate goal of the student learning money skills cannot be achieved unless the paraprofessional is well-trained and thoroughly understands the concepts and procedures of this program.

MONEY SKILLS EVALUATION

Money Skills Evaluation

The goal of the Money Skills Evaluation is to discover a student's strengths and weaknesses in money counting in order to prescribe a starting point. General guidelines for this placement in the program are that the student should be assured of some initial success (it shouldn't be too hard), yet not be bored (it shouldn't be too easy).

Often the new student's nervousness about being tested interferes with his/her performance. The teacher should alleviate this nervousness by explaining to the student that the purpose of the evaluation is to see what the student knows about money counting since it is important for him/her to know how to use money. The teacher should mention that this is the beginning of a series of lessons in money counting and give the time at which the lessons will regularly be held. This is often sufficient to overcome the worst of the nervousness that the student feels. It is important to remember that skills at the time of evaluation are sometimes not representative of a student's true ability. When the teacher finds that the student is capable of performing much better than he did on the initial evaluation, later retesting is recommended so that a more accurate placement can be made.

The Money Skills Evaluation tests the student's performance in each of the four goal areas that are basic to this money counting program. The student is given tasks in identifying coins and their value; in counting by ones, fives, and tens with pennies, nickels, and dimes; in counting with combinations of coins; and in counting change if the student has demonstrated skill in the other three areas. The evaluation should end for each task when the student's performance begins to falter. It is probably best not to test the most difficult level, counting change to $1.00, during the first evaluation session.

After the evaluation has been completed, the teacher should consult the section "Assigning Objectives" which lists the objectives in detail and then describes the method of assigning them. Objectives for the first three goal areas are included in this section: (1) "Identifying Coins and Their Values," (2) "Counting with Coins of the Same Value," and (3) "Combining Coins of Different Values." Objectives for the last major goal, "Counting Change to $1.00," are found in that section only; they are not included in this section.

The teacher needs to be familiar with all of the Money Skills Evaluation before testing the student. This involves knowing specific instructions, feedback, and recording procedures well enough to be able to follow them in the manual without frantically flipping pages and distracting the student, thus causing him/her to lose interest.

Separate sets of directions are given for each type of task: identifying coins and their values, counting with pennies on the number line, counting with nickels, counting with dimes, combining various coins, and counting change to $1.00. Each set of directions lists the materials needed, procedural instructions, and directions for recording. (See page 17 for an example.) At the top of the page are listed the coins and special teaching aids that will be used in the evaluation. In the left column, the instructions give the visual cues to use and the exact words to say to the student. The feedback-for-errors column on the right describes the procedure to follow when the student has made a mistake. Below these columns is a section which tells when to discontinue a given procedure. Following is a sample illustrating how to record the student's progress on the Money Skills Progress Record. After the recording has been done for the first section, the teacher should continue with the next section of the Money Skills Evaluation in the same manner until the student's performance begins to falter or until the entire evaluation has been completed. The student's later progress will be recorded on the same Money Skills Progress Record as he/she works through the assigned objectives.

A sample of the Money Skills Progress Record on page 15 illustrates how the recording is done for the Money Skills Evaluation. On this sample, dates were written next to each task successfully completed during evaluation. For example, the student correctly pointed to and named the penny, nickel, and dime and knew their values. With each of these three coins, the student counted accurately to 40 but made errors between 40 and 50 in counting. The student performed the tasks with nickel and penny combinations and dime and penny combinations up to 40¢ but could not combine nickels and dimes. As objectives are completed and evaluations passed, new dates will be added to show the student's progress.

Such an even performance cannot be expected of all students; this sample is given merely as an aid to understanding the recording process. A blank copy of the Money Skills Progress Record for duplicating purposes is included on page 16.

MONEY SKILLS PROGRESS RECORD Sample

Student Mary Smith Teacher John Jones Date 4/10

IDENTIFYING COINS AND THEIR VALUES

Point: P 4/10 N 4/10 D 4/10 Q_____ H_____

Worth: P 4/10 N 4/10 D 4/10 Q_____ H_____

Name: P 4/10 N 4/10 D 4/10 Q_____ H_____

COUNTING WITH COINS OF THE SAME VALUE

Pennies: 20¢ 4/10 30¢ 4/10 40¢ 4/10 50¢_____ 75¢_____ $1.00_____

Nickels: 20¢ 4/10 30¢ 4/10 40¢ 4/10 50¢_____ 75¢_____ $1.00_____

Dimes: 30¢ 4/10 40¢ 4/10 50¢_____ 70¢_____ $1.00_____

Quarters: 50¢_____ 75¢_____ $1.00_____

COMBINING COINS OF DIFFERENT VALUES

20¢: NP_____

30¢: NP_____ DP_____

40¢: NP 4/10 DP 4/10 DN_____

50¢: NP_____ DP_____ DN_____ QP/QN_____ DNP_____ QNP_____

75¢: NP_____ DP_____ DN_____ QP/QN_____ DNP_____ QNP_____

QDP/QDN_____

$1.00: NP_____ DP_____ DN_____ QP/QN_____ DNP_____ QNP_____

QDP/QDN_____ QDNP_____ HQNP_____ HQDP/HQDN_____ HQNP_____

COUNTING CHANGE TO $1.00

One kind of coin_____ Two kinds of coins_____ Three kinds of coins _____ Four and five kinds of coins_____

COMMENTS:_____

_____

MONEY SKILLS PROGRESS RECORD

Student_____ Teacher_____ Date_____

IDENTIFYING COINS AND THEIR VALUES

Point: P_____ N_____ D_____ Q_____ H_____

Worth: P_____ N_____ D_____ Q_____ H_____

Name: P_____ N_____ D_____ Q_____ H_____

COUNTING WITH COINS OF THE SAME VALUE

Pennies: 20¢_____ 30¢_____ 40¢_____ 50¢_____ 75¢_____ $1.00_____

Nickels: 20¢_____ 30¢_____ 40¢_____ 50¢_____ 75¢_____ $1.00_____

Dimes: 30¢_____ 40¢_____ 50¢_____ 70¢_____ $1.00_____

Quarters: 50¢_____ 75¢_____ $1.00_____

COMBINING COINS OF DIFFERENT VALUES

20¢: NP_____

30¢: NP_____ DP_____

40¢: NP_____ DP_____ DN_____

50¢: NP_____ DP_____ DN_____ QP/QN_____ DNP_____ QNP_____

75¢: NP_____ DP_____ DN_____ QP/QN_____ DNP_____ QNP_____

QDP/QDN_____

$1.00: NP_____ DP_____ DN_____ QP/QN_____ DNP_____ QNP_____

QDP/QDN_____ QDNP_____ HQNP_____ HQDP/HQDN_____ HQNP_____

COUNTING CHANGE TO $1.00

One kind of coin_____ Two kinds of coins_____ Three kinds of coins _____ Four and five kinds of coins_____

COMMENTS:_____

_____

Materials: penny, nickel, dime, quarter, half dollar

Instructions	Feedback for errors
In mixed-up order, place a penny, nickel, dime, quarter, and half dollar in front of the student and say: *"Point to the (penny)."*	If the student points to the wrong coin, point to the (penny) and say: *"Here is the (penny). Where is the (penny)?"* Mix up the coins and repeat the instructions to point to the (penny).
Push the (penny) closer to the student and say: *"How many cents does this (penny) make?"*	If the student answers incorrectly or does not answer the worth question, say: *"A (penny) makes (1¢). How many cents does a (penny) make?"*
Point to the (penny) in front of the student and say: *"What is the name of this coin?"*	If the student answers incorrectly or does not answer the name question, say: *"This is a (penny). What is the name of this coin?*
Place the penny back in the pile of coins and repeat this procedure for the nickel, dime, quarter, and half dollar. After evaluating for all coins, repeat the procedure for all the coins the student did not respond to correctly for the three tasks.	

Discontinue after the second time through the procedure. If the student reponds correctly to all three questions for a coin the first time, it is not necessary to repeat the procedure for that coin.

Sample recording: IDENTIFYING COINS AND THEIR VALUE

On the Money Skills Progress Record, write the date next to the letter representing each coin to which the student responded correctly without feedback on either the first or second time through the procedure. This student, for example, could point correctly to all coins but knew the worth of only the penny, nickel, and dime. The student could name the penny, nickel, dime, and quarter.

Point: P 4/10 N 4/10 D 4/10 Q 4/10 H 4/10

Worth: P 4/10 N 4/10 D 4/10 Q _____ H _____

Name: P 4/10 N 4/10 D 4/10 Q 4/10 H _____

MONEY SKILLS EVALUATION
COUNTING WITH PENNIES

Materials: Number line, 25 pennies, 3 quarters

Instructions	Feedback for errors
Place a penny below each circle from 1 to 25 on the number line. (See figure 2A.) Counting to 10, push each penny into the circle as you say the number. (See figure 2B.) Push the pennies back out of the circle. Say: *"Count all the pennies like I did."*	If the student makes an error in counting, stop him/her. Say: *"Wait."* Or say the student's name. After gaining the student's attention, say: *"After (16) comes (17). What comes after (16)?* The first number in this feedback, in this case, 16, is the last number which the student got right. After the student responds correctly to the question, push the pennies out of the circles back to the nearest even ten that the student reached before feedback, in this case, 10. (See figure 2C.) If an error occurred between 20 and 30, the pennies would be pushed out of the circles to 20, and so on. Say: *"Start counting from (10)."*
If the student counts the 25 pennies correctly, slide the 25 pennies down to the next line so that each penny is below a circle from 26 to 50. (See figure 2D.) Place a quarter on the 25 on the number line. Point to the quarter and say: *"We already have 25¢ here."* Point to the penny below 26 and say: *"Start counting the pennies here."*	If the student makes an error in counting, get his/her attention, give the correct number, and ask him/her what the correct number is. Start him/her counting from the last even ten as in the feedback above.
If the student counts the 25 pennies correctly from 26, slide the pennies down to the next line so that each penny is below a circle from 51-75. Place two quarters on the 50 on the number line. Point to them and say: *"We already have 50¢ here. Count the pennies from 51."*	If the student makes an error in counting, get his/her attention, give the correct number, and ask him/her what the correct number is. Start him/her counting from the last even ten as in the feedback above.

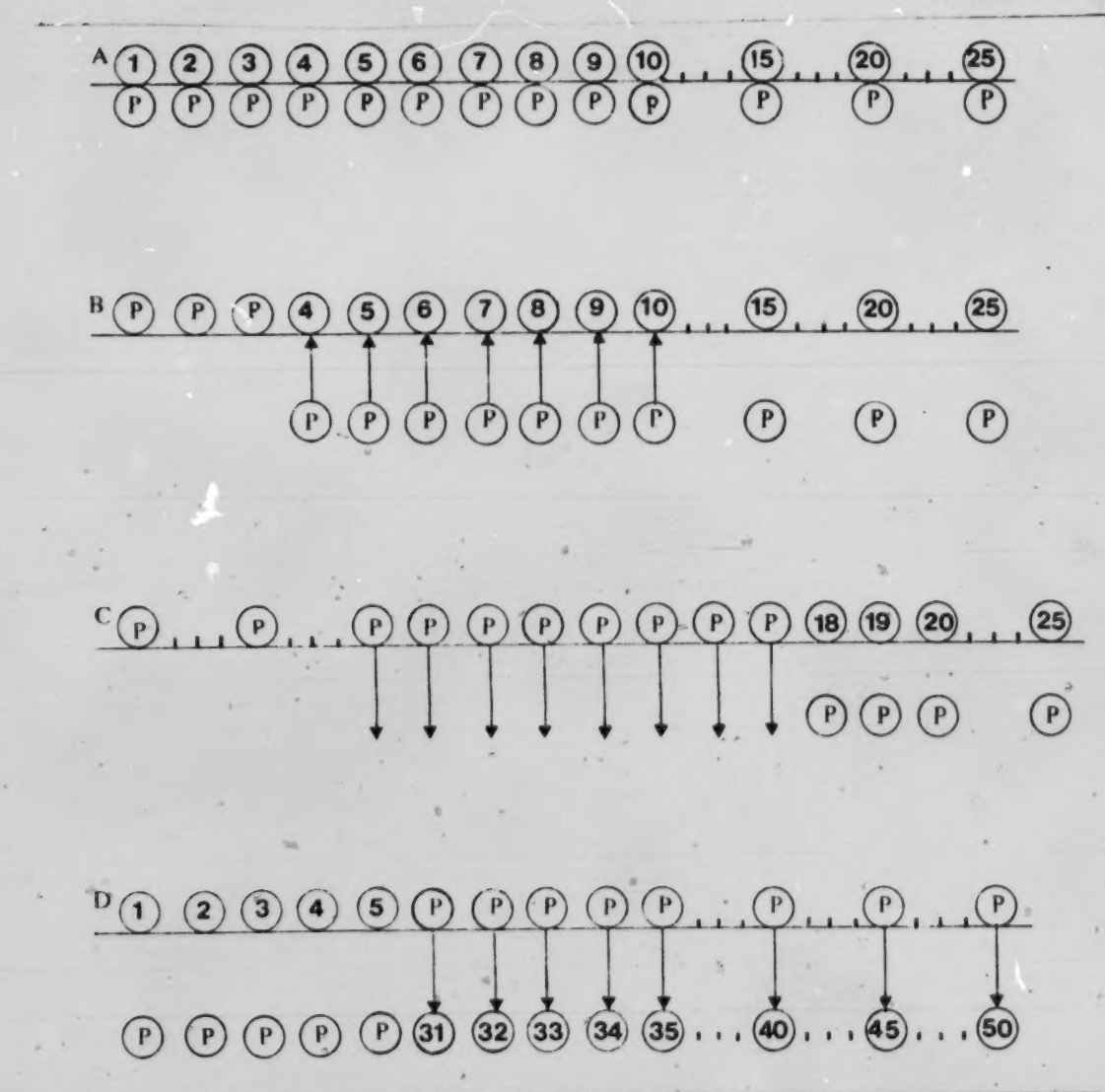

A
1 2 3 4 5 6 7 8 9 10 15 20 25
P P P P P P P P P P P P P
B
P P P 4 5 6 7 8 9 10 15 20 25
P P P P P P P P P P
C
P P P P P P P P P P 18 19 20 25
P P P P
D
1 2 3 4 5 P P P P P P P P
P P P P P 31 32 33 34 35 40 45 50

Figure 2

MONEY SKILLS EVALUATION
COUNTING WITH PENNIES

continued

Instructions	Feedback for errors
If the student counts the 25 pennies correctly from 51, slide them down to the next line so that each penny is below a circle from 76 to 100. Place three quarters on the number line. Point to the quarters and say: *"We have 75¢ here."* Point to the penny below 76 and say: *"Start counting with the pennies here."*	If the student makes an error in counting, get his/her attention, give the correct number, and ask him/her what the correct number is. Start him/her counting from the last even ten as in the preceding feedback.

Discontinue counting with pennies when feedback is given twice and the student fails to count correctly for an interval of 10 (1-10, 11-20, 21-30, 31-40, etc.) Directions for recording are given below.

Sample recording: COUNTING WITH COINS OF THE SAME VALUE

On the Money Skills Progress Record, enter the date of this evaluation on the blank next to the last level the student successfully reached. In the sample below, counting with pennies was discontinued after the student received feedback twice between 20¢ and 30¢ without reaching 30¢ correctly.

Pennies:	20¢ 4/10	30¢_____	40¢_____	50¢_____	75¢_____	$1.00_____
Nickels:	20¢_____	30¢_____	40¢_____	50¢_____	75¢_____	$1.00_____
Dimes:		30¢_____	40¢_____	50¢_____	70¢_____	$1.00_____
Quarters:				50¢_____	75¢_____	$1.00_____

Materials: 20 nickels

Instructions	Feedback for errors
Place 20 nickels in a row in front of the student. Say: *"Count by fives with the nickels."*	If the student does not respond to the instruction, say: *Like this: 5, 10, 15..."* If the student makes an error in counting, stop and correct him/her. For example, if the student miscounts 30, say: *"After (25) comes (30). What comes after (25)?* After feedback in counting with nickels, always have the student begin at 5. Say: *"Start counting from 5."*

Discontinue counting with nickels when the student fails to count correctly to $1.00 after having been given feedback twice. Directions for recording are given below.

Sample recording: COUNTING WITH COINS OF THE SAME VALUE

On the Money Skills Progress Record, enter the date of this evaluation on the blank next to the last level the student successfully reached. In the sample below, counting with nickels was discontinued after the student received feedback twice between 30¢ and 40¢ without reaching 40¢ correctly.

Pennies:	20¢ 4/10	30¢ 4/10	40¢ 4/10	50¢_____	75¢_____	$1.00_____
Nickels:	20¢ 4/10	30¢ 4/10	40¢_____	50¢_____	75¢_____	$1.00_____
Dimes:		30¢_____	40¢_____	50¢_____	70¢_____	$1.00_____
Quarters:				50¢_____	75¢_____	$1.00_____

MONEY SKILLS EVALUATION
COUNTING WITH DIMES

Materials: 10 dimes

Instructions	Feedback for errors
Place 10 dimes in a row in front of the student. Say: *"Count by tens with the dimes."*	If the student does not respond to the instruction, say: *"Like this: 10,20,30..."* If the student makes an error in counting, stop and correct him/her. For example, if the student miscounts 30, say: *"After (20) comes (30). What comes after (20)?* After feedback in counting with dimes, always have the student begin at ten. Say: *"Start counting from 10."*

Discontinue counting with dimes when the student fails to count correctly to $1.00 after having been given feedback twice. Directions for recording are given below.

Sample recording: COUNTING WITH COINS OF THE SAME VALUE

On the Money Skills Progress Record, enter the date of this evaluation on the blank next to the last level the student successfully reached. In the sample below, counting with dimes was discontinued after the student received feedback twice between 40¢ and 50¢ without reaching 50¢ correctly.

Pennies:	20¢ 4/10	30¢ 4/10	40¢ 4/10	50¢ 4/10	75¢_____	$1.00_____
Nickels:	20¢ 4/10	30¢ 4/10	40¢_____	50¢_____	75¢_____	$1.00_____
Dimes:		30¢ 4/10	40¢ 4/10	50¢_____	70¢_____	$1.00_____
Quarters:				50¢_____	75¢_____	$1.00_____

Materials: 10 pennies, 20 nickels, 10 dimes, 4 quarters, 1 half dollar

Begin evaluation for combining coins with nickel and penny problems on the level to which the student counted pennies successfully on the number line. This information was recorded on the Money Skills Progress Record. Problems for each level can be found on page 26.

Instructions	Feedback for errors
Place (nickels and pennies) in mixed order in front of the student. Say: *"Count this money."*	If the student makes an error in counting, say: *"Wait. Start again."* This feedback should be given only once for each problem. If the student fails to respond correctly to feedback, show him/her the correct response by counting the money out loud. Then go on to the next problem.
Repeat this procedure for each (nickel and penny) problem. Repeat this procedure for the remaining combinations on the student's level.	

Discontinue evaluating a specific combination of coins when the student fails to respond correctly for two problems in a row after having been given feedback. Discontinue the combining coins section of the evaluation after evaluating each combination on the student's level, or when the student fails to get 4 of 5 problems correct for three combinations in a row. When the student has been successful with all combinations at the $1.00 level, begin the evaluation on counting change to $1.00.

Sample recording: COMBINING COINS OF DIFFERENT VALUES

This student had counted to 50¢ with pennies on the number line. Four or more nickel and penny problems at the 50¢ level were counted correctly. The date was recorded in the appropriate space. He/she did not get a minimum of four problems for dimes and pennies but received credit for counting dimes and nickels at the 50¢ level. The date was recorded in the appropriate space.

20¢: NP_____

30¢: NP_____ DP_____

40¢: NP_____ DP_____ DN_____

50¢: NP 4/10 DP_____ DN 4/10 QP/QN_____ DNP_____ QNP_____

75¢: NP_____ DP_____ DN_____ QP/QN_____ DNP_____ QNP_____

MONEY SKILLS EVALUATION
COUNTING CHANGE TO $1.00

Materials: 10 pennies, 20 nickels, 10 dimes, 4 quarters, 1 half dollar, set of price cards*

Evaluate for counting change with the problems found on page 27. The numbers and letters in parentheses refer to the figures following the procedures which are intended to serve as examples.

Instructions	Feedback for errors
For the (first) problem under (counting change to $1.00 with one kind of coin), place the price card to the student's left. Place the card with the amount to be paid on his right. (See figure 3A.)	If the student makes an error in counting, say: *"Wait. Start again."* This feedback is made only once per problem. If the feedback fails to help the student respond correctly, show him/her the correct response by counting the money out loud. Then go on to the next problem.
Point to the price card that shows (65¢) and say: *"You bought something costing (65¢)."* Point to the price card showing ($1.00) and say: *"You paid ($1.00)."* Place the correct change in front of the student. Say: *"Here is your change. Count the change."* (See figure 3B.) Repeat this procedure for the remaining combinations.	

*These cards are not included with this book; they can be easily constructed by the teacher.

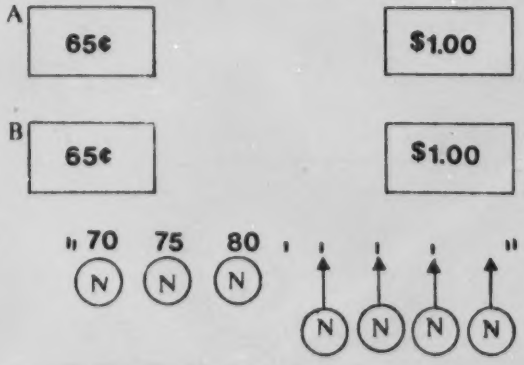


Figure 3

continued

Discontinue counting coin combinations when the student fails to respond correctly for two problems in a row after having been given feedback. Discontinue evaluation at this point. The student who successfully completes this portion of the evaluation does not need instruction with this program.

Sample recording: COUNTING CHANGE TO $1.00

This student worked four out of five problems correctly with one kind of coin and with two different kinds of coins. However, fewer than four out of five problems were answered correctly in the sections on three, four, and five different kinds of coins.

One kind of coin	Two kinds of coins	Three kinds of coins	Four and five kinds of coins
4/10	4/10	_____	_____

TABLE 2: PROBLEMS FOR COUNTING WITH COIN COMBINATIONS

20¢	NP	1N1P	1N3P	2N2P	3N1P	2N6P
30¢	NP	1N2P	2N1P	3N2P	4N1P	5N5P
	DP	1D2P	1D6P	1D8P	2D3P	2D9P
40¢	NP	2N3P	3N4P	5N2P	6N1P	7N2P
	DP	1D3P	1D9P	2D4P	3D2P	3D10P
	DN	1D1N	1D5N	2D2N	2D3N	3D2N
50¢	NP	1N1P	3N2P	5N9P	7N3P	8N9P
	DP	1D2P	2D1P	3D3P	3D8P	4D7P
	DN	1D2N	2D3N	3D4N	4D1N	4D2N
	QP/QN	1Q3P	1Q12P	1Q2N	1Q4N	1Q5N
	DNP	1D2N1P	1D7N1P	2D2N4P	3D1N3P	4D1N5P
	QNP	1Q1N3P	1Q2N2P	1Q3N3P	1Q3N9P	1Q4N4P
75¢	NP	5N3P	8N3P	11N6P	13N3P	14N4P
	DP	1D3P	3D6P	5D1P	6D3P	7D5P
	DN	2D7N	4D3N	5D2N	6D1N	6D3N
	QP/QN	1Q3P	2Q11P	1Q2N	2Q2N	2Q5N
	DNP	1D1N3P	3D3N7P	4D4N2P	5D2N8P	6D2N3P
	QNP	1Q1N2P	1Q7N3P	1Q9N3P	2Q2N1P	2Q4N1P
	QDP	1Q1D1P	1Q1D2P	1Q3D6P	2Q1D1P	2Q3D3P
$1.00	NP	8N4P	10N6P	13N7P	17N2P	19N5P
	DP	1D6P	3D4P	5D2P	7D3P	9D9P
	DN	4D5N	5D3N	6D4N	7D2N	8D4N
	QP/QN	1Q15P	2Q9P	3Q12P	2Q1N	3Q5N
	DNP	1D4N3P	3D6N2P	5D8N5P	8D1N1P	9D1N4P
	QNP	1Q2N2P	1Q8N3P	2Q6N6P	3Q2N4P	3Q4N5P
	QDP	1Q1D2P	1Q3D4P	2Q2D4P	2Q4D9P	3Q2D3P
	QDNP	1Q1D1N1P	1Q2D2N1P	2Q1D6N1P	3Q1D2N5P	3Q1D1N7P
	HQNP	1H1Q1N4P	1H1Q2N6P	1H1Q2N11P	1H1Q4N5P	1H1Q3N5P
	HQDP/ HQDN	1H1Q1D1P	1H1Q1D10P	1H1Q2D2P	1H1Q1D1N	1H1Q2D1N
	HQDNP	1H1Q1D1N1P	1H1Q1D1N3P	1H1Q1D1N5P	1H1Q1D2N1P	1H1Q1D2N3P

TABLE 3: COUNTING CHANGE TO $1.00

COUNTING WITH ONE KIND OF COIN

Price of item	Coins used for change
65¢	7N
40¢	6D
25¢	3Q
75¢	1Q
50¢	1H

COUNTING WITH TWO KINDS OF COINS

Price of item	Coins used for change
45¢	5D1N
55¢	1Q2D
47¢	1H3P
30¢	1H2D
25¢	1H1Q

COUNTING WITH THREE KINDS OF COINS

Price of item	Coins used for change
39¢	2Q1D1P
35¢	2Q1D1N
27¢	1H2D3P
35¢	1H1D1N
21¢	1H1Q4P

COUNTING WITH FOUR AND FIVE KINDS OF COINS

Price of item	Coins used for change
34¢	2Q1D1N1P
14¢	1H1Q1D1P
58¢	1Q1D1N2P
10¢	1H1Q1D1N
1¢	1H1Q2D4P

ASSIGNING OBJECTIVES

Assigning Objectives

The objectives for counting and combining coins are grouped under six levels, each one defined by an amount of money. Depending on the student's initial counting ability, he/she is assigned to one of the six levels: counting money to 20¢, 30¢, 40¢, 50¢, 75¢, or $1.00.

On each level is a set of objectives. For example, Level 1, Counting Money to 20¢, has four objectives: (1) identifying pennies and nickels and their values, (2) counting 20 pennies, (3) counting to 20¢ with nickels, and (4) counting to 20¢ with nickels and pennies. Under some of these objectives are listed exercises which reinforce previous learning or prepare the student for the next objective. For example, objective 4, counting to 20¢ with nickels and pennies, has two exercises listed under it: (a) identifying pennies and nickels and (b) counting 30 pennies. Identifying pennies and nickels is a review exercise whereas counting 30 pennies helps to prepare the student for the next level, Counting Money to 30¢.

To determine the starting level, turn to the student's Money Skills Progress Record and look under Counting Coins of the Same Value: pennies. Find the highest amount of money beside which a date has been recorded. This amount of pennies determines the level to which the student should be assigned. Find that level in this chapter and look at the objectives listed under it.

Next, check the dates under Identifying Coins and Their Values on the student's Money Skills Progress Record. If there are coins used on the level to which the student has been assigned that do not have dates recorded next to them, the student did not pass the tasks for those coins on the initial evaluation. He/she will need to know the values of those coins before working through all the objectives on the assigned level. Turn to the chapter,"Identifying Coins and Their Values," and use the procedures given there to teach the student to identify the coins needed to count to the amount of money on the assigned level.

If the student has already passed the evaluation for all of the coins needed on a level, then proceed down the objective list for the level and check all the objectives there against the Money Skills Progress Record. When an objective on that level is not recorded as passed (no date has been written beside it), this is the objective to assign to the student. Remember to work in order

down the list of objectives once it has been determined that the student can identify all the coins needed to work on that level.

On page 33 is a sample of a student's Money Skills Progress Record. It indicates that the student passed the tasks for identifying the penny and nickel, counting pennies to 20¢, and counting nickels to 20¢. Since only the penny and nickel are used on Level 1, Counting Money to 20¢, no coin identification exercises need to be taught at this time. Four objectives are listed under Level 1: (1) identifying pennies and nickels and their values, (2) counting 20 pennies, (3) counting to 20¢ with nickels and (4) counting to 20¢ with nickels and pennies. (See page 37.) Since the student has passed the first three objectives, the first assigned objective should be objective 4, counting to 20¢ with nickels and pennies.

It is very important to understand the method by which objectives are assigned and how the teacher and student work through them. Careful attention to the previous explanation and the following samples of a student's Money Skills Progress Record and Lesson Plan and Record will help in understanding the way the entire program operates.

MONEY SKILLS PROGRESS RECORD

Student Betty Brown Teacher John Jones Date 5/9

IDENTIFYING COINS AND THEIR VALUES

Point: P 5/9 N 5/9 D_____ Q_____ H_____

Worth: P 5/9 N 5/9 D_____ Q_____ H_____

Name: P 5/9 N 5/9 D_____ Q_____ H_____

COUNTING WITH COINS OF THE SAME VALUE

Pennies: 20¢ 5/9 30¢_____ 40¢_____ 50¢_____ 75¢_____ $1.00_____

Nickels: 20¢ 5/9 30¢_____ 40¢_____ 50¢_____ 75¢_____ $1.00_____

Dimes: 30¢_____ 40¢_____ 50¢_____ 70¢_____ $1.00_____

Quarters: 50¢_____ 75¢_____ $1.00_____

COMBINING COINS OF DIFFERENT VALUES

20¢: NP_____

30¢: NP_____ DP_____

40¢: NP_____ DP_____ DN_____

50¢: NP_____ DP_____ DN_____ QP/QN_____ DNP_____ QNP_____

75¢: NP_____ DP_____ DN_____ QP/QN_____ DNP_____ QNP_____

QDP/QDN_____

$1.00: NP_____ DP_____ DN_____ QP/QN_____ DNP_____ QNP_____

QDP/QDN_____ QDNP_____ HQNP_____ HQDP/HQDN_____ HQNP_____

COUNTING CHANGE TO $1.00

One kind of coin_____ Two kinds of coins_____ Three kinds of coins _____ Four and five kinds of coins_____

COMMENTS:_____

_____

Lesson Plan and Record Form

The Lesson Plan and Record Form can be used in two different ways: (1) it can be used as a session planning and recording sheet, and (2) it can be used to record the results of an evaluation. The same sheet will not be used for both purposes at the same time.

On page 35 is a sample of the Lesson Plan and Record Form used to plan a lesson for the student evaluation recorded on page 33. When the Lesson Plan and Record Form are used in this manner, the teacher proceeds as follows: First, the level on which the student is working is written at the top of the form. Then the lesson is planned by beginning with the exercises listed under the objective. The teacher writes these on the appropriate blanks along with the pages where the procedures for them are found. The objective itself is listed last along with the pages where the procedures for it are found. This is done because the objective is taught after the exercises leading up to it are mastered. Some objectives will have several steps. The method of assigning steps for various objectives is discussed in the respective procedural section. The final item listed is an application activity or game which can be chosen from the chapter on application activities, or the teacher can devise one which would be helpful to the student. Not all of the blanks on the lesson plan will be filled every time because not all of the objectives have the same number of exercises. Once the teacher has recorded the pages for each part of the lesson plan, it is important to study those pages before the teaching session begins. The teacher needs to check (✓) those items which the student completes as they work together through the procedures so that it will be easy to follow his/her progress. Note that the boxes are provided for the teacher to write the coin combinations to be taught or evaluated in the session.

When the form is used as an evaluation rather than a lesson plan, the teacher should check (✓) the line after "Evaluation." The criteria for passing each objective are discussed in the procedures for that objective. When the student has achieved the prescribed degree of accuracy, the teacher checks the evaluation "passed" and refers to the Money Skills Progress Record to assign the next objective.

A blank copy of the Lesson Plan and Record Form is given on page 36 for duplicating purposes.

LESSON PLAN AND RECORD FORM

Student Betty Brown Teacher John Jones Date 5/10

Level: 1 Counting Money to 20¢ Evaluation ____

Exercises: a Identifying nickels and pennies pages 48, 49, 50

b Counting 30 pennies pages 54, 55

c ____ pages ____

d ____ pages ____

Objective: Counting to 20¢ with nickels and pennies pages 72, 73

Step: ___

Activity: ____

IDENTIFYING COINS AND THEIR VALUES

Point: P___ N___ D___ Q___ H___

Worth: P___ N___ D___ Q___ H___

Name: P___ N___ D___ Q___ H___

COUNTING COINS OF THE SAME VALUE

Penny: 20___30___40___50___75___$1___

Nickel: 20___30___40___50___75___$1___

Dime: 20___30___40___50___70___$1___

COMBINING COINS AND COUNTING CHANGE

____	____	____	____	____	____
____	____	____	____	____	____
____	____	____	____	____	____

EVALUATION RESULTS

Number of problems given____ Number correct____ Percent____ Passed____

LESSON PLAN AND RECORD FORM

Student_____ Teacher_____ Date_____

Level: ____ _____ Evaluation_____

Exercises: a_____ pages_____

b_____ pages_____

c_____ pages_____

d_____ pages_____

Objective: _____ pages_____

Step: ____

Activity: _____

IDENTIFYING COINS AND THEIR VALUES

Point: P___ N___ D___ Q___ H___

Worth: P___ N___ D___ Q___ H___

Name: P___ N___ D___ Q___ H___

COUNTING COINS OF THE SAME VALUE

Penny: 20___30___40___50___75___$1___

Nickel: 20___30___40___50___75___$1___

Dime: 20___30___40___50___70___$1___

COMBINING COINS AND COUNTING CHANGE

_____ _____ _____ _____ _____ _____

_____ _____ _____ _____ _____ _____

_____ _____ _____ _____ _____ _____

EVALUATION RESULTS

Number of problems given_____ Number correct_____ Percent_____ Passed_____

LEVEL 1: COUNTING MONEY TO 20¢

1. Identifying pennies and nickels and their values

2. Counting 20 pennies
   Identifying a penny and its value

3. Counting to 20¢ with nickels
   Identifying a nickel and its value

4. Counting to 20¢ with nickels and pennies
   Identifying nickels and pennies and their values
   Counting 30 pennies

LEVEL 2: COUNTING MONEY TO 30¢

1. Identifying pennies, nickels, and dimes and their values

2. Counting 30 pennies
   Identifying a penny and its value

3. Counting to 30¢ with nickels
   Identifying a nickel and its value

4. Counting to 30¢ with nickels and pennies
   Identifying pennies and nickels and their values
   Counting 40 pennies
   Counting to 40¢ with nickels

5. Counting to 30¢ with dimes
   Identifying a dime and its value

6. Counting to 30¢ with dimes and pennies
   Identifying pennies and dimes and their values
   Counting 40 pennies
   Counting to 40¢ with dimes

LEVEL 3: COUNTING MONEY TO 40¢

1. Identifying pennies, nickels, and dimes and their values

2. Counting 40 pennies
   - Identifying a penny and its value

3. Counting to 40¢ with nickels
   - Identifying a nickel and its value

4. Counting to 40¢ with nickels and pennies
   - Identifying nickels and pennies and their values
   - Counting 50 pennies
   - Counting to 50¢ with nickels

5. Counting to 40¢ with dimes
   - Identifying a dime and its value

6. Counting to 40¢ with dimes and pennies
   - Identifying dimes and pennies and their values
   - Counting 50 pennies
   - Counting to 50¢ with dimes

7. Counting to 40¢ with nickels and dimes
   - Identifying dimes and nickels and their values
   - Counting 50 pennies
   - Counting to 50¢ with nickels
   - Counting to 50¢ with dimes

LEVEL 4: COUNTING MONEY TO 50¢

1. Identifying pennies, nickels, dimes, and quarters and their values

2. Counting 50 pennies
   - Identifying a penny and its value

3. Counting to 50¢ with nickels
   - Identifying a nickel and its value

4. Counting to 50¢ with nickels and pennies
   - Identifying nickels and pennies and their values
   - Counting pennies from 51 to 75
   - Counting to 75¢ with nickels

5. Counting to 50¢ with dimes
   - Identifying a dime and its value

6. Counting to 50¢ with dimes and pennies
   - Identifying dimes and pennies and their values
   - Counting pennies from 51 to 75
   - Counting to 70¢ with dimes

7. Counting to 50¢ with dimes and nickels
   - Identifying dimes and nickels and their values
   - Counting to 75¢ with nickels
   - Counting to 70¢ with dimes

8. Counting to 50¢ with quarters and pennies, then with quarters and nickels
   - Identifying quarters, nickels, and pennies and their values
   - Counting with pennies from 51 to 75
   - Counting to 75¢ with nickels
   - Counting to 50¢ with quarters

9. Counting to 50¢ with dimes, nickels and pennies
   - Identifying dimes, nickels, and pennies and their values
   - Counting pennies from 51 to 75
   - Counting to 75¢ with nickels
   - Counting to 70¢ with dimes

10. Counting to 50¢ with quarters, nickels, and pennies
    - Identifying quarters, nickels, and pennies and their values
    - Counting pennies from 51 to 75
    - Counting to 75¢ with nickels
    - Counting to 50¢ with quarters

LEVEL 5: COUNTING MONEY TO 75¢

1. Identifying pennies, nickels, dimes, and quarters and their values

2. Counting pennies from 51 to 75
   - Identifying a penny and its value

3. Counting to 75¢ with nickels
   - Identifying a nickel and its value

4. Counting to 75¢ with nickels and pennies
   - Identifying nickels and pennies and their values
   - Counting pennies from 76 to 100
   - Counting nickels to $1.00

5. Counting to 70¢ with dimes
   - Identifying a dime and its value

6. Counting to 75¢ with dimes and pennies
   - Identifying dimes and pennies and their values
   - Counting pennies from 76 to 100
   - Counting to $1.00 with dimes

7. Counting to 75¢ with dimes and nickels
   - Identifying dimes and nickels and their values
   - Counting pennies from 76 to 100
   - Counting to $1.00 with nickels
   - Counting to $1.00 with dimes

8. Counting to 75¢ with quarters and pennies, then with quarters and nickels
   - Identifying quarters, nickels, and pennies and their values
   - Counting pennies from 76 to 100
   - Counting to $1.00 with nickels
   - Counting to 75¢ with quarters

9. Counting to 75¢ with quarters, nickels, and pennies
   - Identifying quarters, nickels, and pennies and their values
   - Counting pennies from 76 to 100
   - Counting to 75¢ with nickels
   - Counting to 75¢ with quarters

10. Counting to 75¢ with quarters, dimes, and pennies
    - Identifying quarters, dimes, and pennies and their values
    - Counting pennies from 76 to 100
    - Counting to $1.00 with dimes
    - Counting to 75¢ with quarters

LEVEL 6: COUNTING MONEY TO $1.00

1. Identifying pennies, nickels, dimes, quarters, half dollars and their values

2. Counting pennies from 76 to 100
   Identifying a penny and its value

3. Counting to $1.00 with nickels and pennies
   Identifying a nickel and its value

4. Counting to $1.00 with nickels and pennies
   Identifying nickels and pennies and their values
   Counting pennies from 76 to 100
   Counting to $1.00 with nickels

5. Counting to $1.00 with dimes and pennies
   Identifying dimes and pennies and their values
   Counting pennies from 76 to 100
   Counting to $1.00 with dimes

6. Counting to $1.00 with dimes and nickels
   Identifying dimes and nickels and their values
   Counting pennies from 76 to 100
   Counting to $1.00 with dimes

7. Counting to $1.00 with quarters and pennies, then with quarters and nickels
   Identifying quarters, nickels, and pennies and their values
   Counting pennies from 76 to 100
   Counting to $1.00 with nickels
   Counting to $1.00 with quarters

Review Identifying Coins and Their Values and Counting with Coins of the Same Values as necessary on objectives 8-14.

8. Counting to $1.00 with dimes, nickels, and pennies

9. Counting to $1.00 with quarters, nickels, and pennies

10. Counting to $1.00 with quarters, dimes, and pennies

11. Counting to $1.00 with quarters, dimes, nickels, and pennies

12. Counting to $1.00 with half dollar, quarter, nickels, and pennies

13. Counting to $1.00 with half dollar, quarter, dimes, and pennies, then with half dollar, quarter, dimes, and nickels

14. Counting to $1.00 with half dollar, quarter, dimes, nickels, and pennies

IDENTIFYING COINS
and their VALUES

Identifying Coins and their Values

Three procedures are used in teaching the retarded student to identify coins and their values: (1) pointing to the coin, (2) stating the value of the coin, and (3) naming the coin. In the instructions for each procedure, the penny is used as an example. To teach the nickel, dime, quarter, and half dollar, substitute the name of the coin and its value for the words in parentheses. For example, the feedback:

"A (*penny*) *makes* (1¢). *How many cents does this* (*penny*) *make?*"

can be changed to:

"A (*nickel*) *makes* (5¢). *How many cents does this* (*nickel*) *make?*"

These three procedures are used for teaching each coin initially as an assigned objective and also for review in sessions which may have another objective as their primary focus. If a student passes the tasks for a given coin on the initial Money Skills Evaluation, it is not necessary to teach identifying that coin as an objective. However, review of that coin will take place in conjunction with other objectives.

IDENTIFYING COINS AND THEIR VALUES
RECOGNIZING COINS

Materials: Coin to be taught, a mixture of other coins, coin value cards*

Student behavior: The student points to a (penny) in a pile of coins.

Instructions	Feedback for errors
Place all coins in mixed-up order in front of the student. Say: *"Point to the (penny)."*	If the student makes a mistake, point to the (penny) and ask him/her to point to it too. Say: *"Here is the (penny). Where is the (penny)?"* Mix up the coins and repeat the instruction to point to the (penny). If the student does not answer correctly after several promptings, take his/her hand in yours and point to the (penny). Say: *"Here is the (penny). Where is the (penny)?"* When the student has responded appropriately, praise him/her. Repeat the instruction to point to the (penny). Continue with this feedback until the student responds correctly to the instruction to point to the (penny).

Continue with the (penny) using the second procedure, knowing the worth of a coin.

*These cards are not included with this book; they can easily be constructed by the teacher.

Materials: A (penny), several coin value cards

Student behavior: The student knows how many cents a (penny) is worth.

Instruction	Feedback for errors
Place the (1¢) card and a (penny) in front of the student. Say: *"Point to the (penny)."* When the student points to the penny, say: *"Point to the number that shows (1¢)."*	When the student makes a mistake or does not respond, show the correct behavior and allow him/her to imitate it. Praise him/her for the correct response.
When the student points to the number, say: *"Trace the (1) with your finger."*	If the student has difficulty tracing the number, take his/her hand and trace his/her finger over the number. Repeat the verbal instructions.
After the student has traced the number showing the value of the coin, say: *"How many cents does this (penny) make?"*	When the student answers this question incorrectly, say: *"A (penny) makes (1¢). How many cents does this (penny) make?*
Put the coin value cards in front of the student in mixed up order. Say: *"Point to the card that shows how many cents a (penny) makes."* When the student has pointed to the number, say: *"How many cents does a penny make?"*	If the student points to the wrong card, show him/her the correct card.

Continue with naming the coin or alternate procedure 2, knowing the worth of a coin.

IDENTIFYING COINS AND THEIR VALUES
KNOWING THE WORTH OF A COIN (2)

Materials: A pile of pennies, coin to be taught

Student behavior: The following procedure is included for the nickel, dime, and quarter when they are being taught as an objective, but not as review. The purpose of this extra task is to teach the student to count the coin's equivalency in pennies. Successful completion of this task is not necessary to achieve the objective, but it is helpful to spend some extra time on it. However, do not concentrate on this task to the exclusion of working toward other coin identifying procedures.

Instruction	Feedback for errors
Place a pile of pennies in front of the student. Use at least 5 more pennies than the coin with which the student is working is worth. *"Count the pennies need to make a (nickel)."* When the pennies have been counted, say: *"How many cents does a (nickel) make?"*	When the student makes a mistake, show the correct response and have him/her imitate it. Praise when the response is correct.

Continue with the (nickel) using the third procedure, naming a coin.

Materials: The coin to be named

Student behavior: The student knows the name of the coin (penny).

Instruction	Feedback for errors
Place a (penny) before the student. Say: *"What is the name of this coin?"*	If the student makes a mistake or does not answer, say: *"This is a (penny). What is the name of this coin?"* Continue with this correction procedure until the student responds correctly. Praise the student when he/she says the name of the coin.
Objective	**Review**
Continue with "Recognizing Coins" under "Identifying Coins and Their Values" if the student needed feedback and work through the three procedures again. Evaluate if the student consistently performed all three tasks without feedback.	Continue to teach the "point," "worth," and "name" procedures for every coin that the student is to review for the assigned objective. After reviewing all coins, continue with other review or the session objective.

IDENTIFYING COINS AND THEIR VALUES
EVALUATION

Materials: Coins to be identified, other coins

Instructions	Feedback for errors
Place one of each coin in front of the student. Say: *"Point to the (penny)."* Move the (penny) from the group of coins. Point to the (penny) and say: *"How many cents does this (penny) make?"* Pause briefly. Point to the penny again and say: *"What is the name of this coin?"*	

Sample recording: IDENTIFYING COINS AND THEIR VALUES

Record a plus (+) on the Lesson Plan and Record Form for each item (point, worth, name) the student has answered correctly in the evaluation. Record a minus (-) on the form for each item to which the student has responded incorrectly. The student passes the evaluation for the objective if he/she responds correctly to the point, worth, and name items in the evaluation.

This student passed the point and worth items but did not pass the name item. If all items are passed, write the session date on the Money Skills Progress Record.

Point: P_____ N + D_____ Q_____ H_____

Worth: P_____ N + D_____ Q_____ H_____

Name: P_____ N − D_____ Q_____ H_____

COUNTING with COINS of the SAME VALUE

Counting with Coins of the Same Value

The number line included with this manual is used extensively in teaching the mentally retarded person to count. It consists of two cardboard sections. The first one is numbered from 1 to 50 and the second one continues from 51 to 100. When learning to count with pennies on the 20¢, 30¢, 40¢, and 50¢ levels, the student should begin counting at one. When learning to count with pennies on the 75¢ and $1.00 levels, the student should begin counting at 51 and 76, respectively. This is true whether he/she is working on a main objective or a review exercise. However, procedures will vary somewhat according to whether the student is working on a main objective or a review exercise. The teacher will need to follow the specific directions under Objective or Review according to the teaching situation.

When counting is being taught as a main objective, the student should count the pennies on the number line twice, pushing them into the circles the first time and counting them again while they are in the circles. Only pushing them into the circles while counting is necessary when the student is reviewing the counting of pennies. This review is used for most coin counting objectives for two reasons: (1) to practice and (2) to extend the student's counting ability in preparation for the next level. For example, while combining coins on the 20¢ level, the student will practice counting 30 pennies in preparation for the 30¢ level.

The evaluation section following each set of instructions tells how to test the student and how to record progress on the Lesson Plan and Record Form and the Money Skills Progress Record.

COUNTING WITH COINS OF THE SAME VALUE
COUNTING WITH PENNIES

Materials: As many pennies as are needed for the student's level, number line, two or three quarters (for students counting to 75¢ or $1.00)

Instructions	Feedback for errors
For the 20¢, 30¢, 40¢, and 50¢ levels, place a penny below each circle on the number line to the level to which the student is being taught to count. (See figure 4A.) For the 75¢ level, put two quarters on the number line and one penny below each circle from 51 to 75. For the $1.00 level, put three quarters on the 75 on the number line and one penny below each circle from 76 to 100. Say: *"Count the pennies on the number line."* The student should push the pennies into the circles as he counts. (See figure 4B.)	When the student makes a mistake, repeat the last number that he/she counted correctly before the error. For example, if the student miscounted 17, say: *"After (16) comes (17). What comes after (16)?"* When the student has answered, push the pennies out of the circles back to the nearest even ten. In this case, the pennies would be pushed out of the circles back to ten. (See figure 4C.) Point to the (10) and say: *"Start counting here."* If this feedback fails to help the student respond correctly after three attempts, push all the counted pennies out of the circles back to (1), (50), or (75) and have the student begin again.
*When the student has counted, leave the pennies in the circles. Say: *"Count the pennies again."*	When the student makes a mistake, tell him/her the correct number and have him/her start at (1), (50), or (75). If this feedback is given twice, push all the pennies out of the circles back to (1), (50), or (75) and have the student begin again.

*For review, the teacher stops at this point.

continued

Objective	Review
Evaluate if the student counted the pennies when the numbers were covered without feedback.	Discontinue counting with pennies after two tries at counting from (1), (51), or (75). Continue with the other review or the session objective.

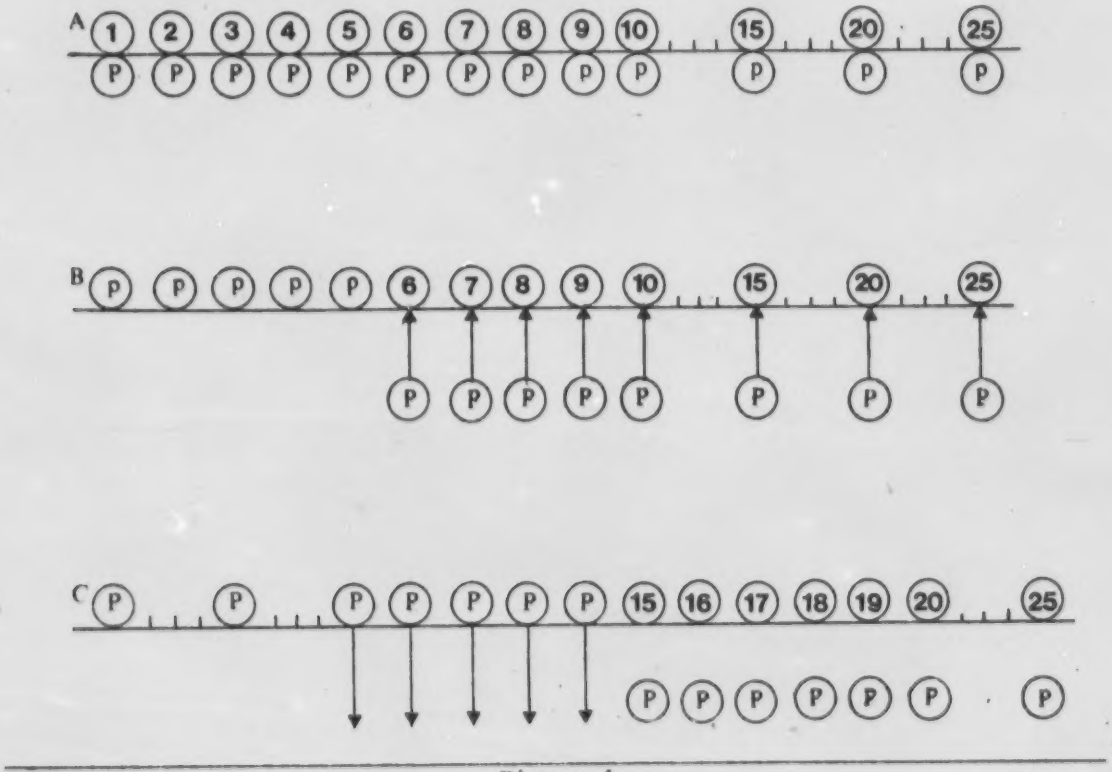


Figure 4

COUNTING WITH COINS OF THE SAME VALUE
COUNTING WITH PENNIES: EVALUATION

Materials: As many pennies as are needed for the student's level, number line, two or three quarters (for students counting to 75¢ or $1.00)

Instructions	Feedback for errors
Place the pennies under the circles on the number line to the level to which the student is to count. (For 75¢, use two quarters and 25 pennies; for $1.00, use three quarters and 25 pennies.) Say: *"Count the pennies."*	If the student makes an error, push the pennies out of the circles and have him start over.

Sample recording: COUNTING WITH COINS OF THE SAME VALUE

Record a plus (+) on the Lesson Plan and Record Form if the student counts the pennies correctly on the first or second try. Record a minus (-) if the student does not succeed in counting correctly either time.

This student passed the evaluation for the objective, counting to 40¢ with pennies. When the evaluation is passed, write the session date on the Money Skills Progress Record.

Pennies:	20¢_____	30¢_____	40¢ +	50¢_____	75¢_____	$1.00_____
Nickels:	20¢_____	30¢_____	40¢_____	50¢_____	75¢_____	$1.00_____
Dimes:		30¢_____	40¢_____	50¢_____	70¢_____	$1.00_____
Quarters:				50¢_____	75¢_____	$1.00_____

There are three steps in teaching a student to count with nickels: (1) counting piles of five pennies, (2) counting nickels on the number line, and (3) counting nickels without other aids.

For counting nickels to the 20¢, 30¢, 40¢, and 50¢ levels, the student starts on the first step and proceeds through steps two and three. For counting with nickels to the 75¢ and $1.00 levels, the student starts on the second step and continues with the third step. For review exercises, only the second step is followed.

After the student has worked through all three steps when learning to count nickels as a main objective, he/she is evaluated according to the directions given in the evaluation procedures. The procedures differ according to the level to which the student is counting. The evaluation page also tells how to record progress on the Lesson Plan and Record Form.

Review is done for all combining exercises which require counting nickels. It provides practice and allows the student to extend his/her nickel counting skills into the next level.

COUNTING WITH COINS OF THE SAME VALUE
COUNTING WITH NICKELS: STEP 1

Materials: As many pennies as are needed for the student's level, number line

Note: This step is used only for counting to 50¢ or less.

Instructions	Feedback for errors
Place five pennies in a pile in front of the student. Say: *"There are five pennies in this pile."* Put the pile of pennies under the 5 on the number line. (See figure 5A.) Say: *This pile of pennies makes five altogether. How many pennies are there altogether?"* Wait for the student to respond, correcting if necessary. Place a second group of five pennies under the 6 to 10 circles on the number line. (See figure 5B.) Point to the pile of five pennies already on the number line. Say: *"There are five pennies in this pile."* Point to the second group of pennies. Say: *"Count by ones from five with these pennies."* After the student has counted, say: *"How many pennies are there altogether?"* Pile the second group of pennies under the ten on the number line. (See figure 5C.) Point to each pile of pennies while counting by fives to ten. Say: *"Five, ten. Now you count like I did."* Place a third group of five pennies under the 11 to 15 circles on the number line. Point to the piles of pennies on the number line while counting them. Say:	If the student makes a mistake, show him/her the correct way to do the task, encouraging imitation of the right behavior immediately. Do not give the student another pile of pennies until he/she can count correctly by fives with those already there.

continued

Instructions	Feedback for errors
"There are five pennies here (point to the first pile) *ten pennies here* (point to the second pile)." Point to the third group of pennies and say: *"Count by ones from ten with these pennies."* After the student counts by ones ("...11, 12, 13, 14, 15"), say: *"How many pennies are there altogether?"* Pile the third group of pennies under the 15 on the number line. Point to each pile of pennies while counting by fives. Say: *"Five, ten, fifteen. You count the piles of fives like I did."* Repeat the procedure for the third group of pennies for the remaining groups necessary for the student to count to the assigned level. Substitute the appropriate numbers for the numbers used here.	

Continue with Step 2 after the student has counted to the assigned level by fives.

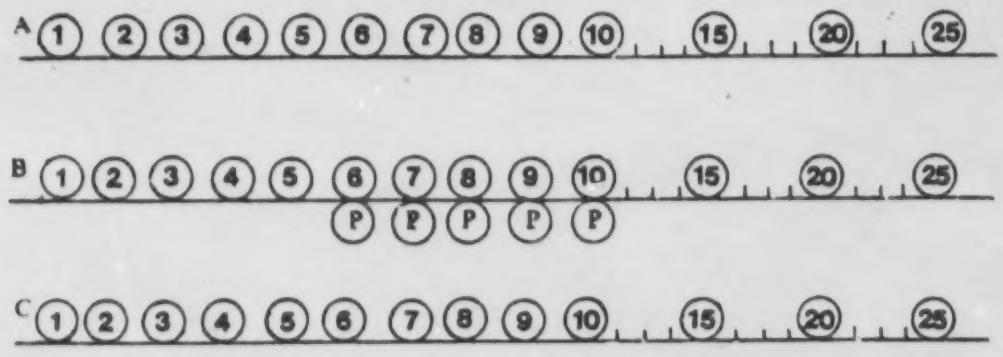


Figure 5

COUNTING WITH COINS OF THE SAME VALUE
COUNTING WITH NICKELS: STEP 2

Materials: As many nickels as are used for the student's assigned level, number line

Instructions	Feedback for errors
Place nickels under the appropriate circles on the number line to the level to which the student is being taught to count. (See figure 6A.) Say: *"Count by fives with the nickels."* The student should push the coins into the circles while counting. (See figure 6B.)	If the student makes a mistake, repeat the last number that was counted correctly before the error. Say: *"Wait. After (15) comes (20). What comes after (15)?"* Wait for an answer, correcting if necessary. Push the coins out of the circles. (See figure 6C.) Say: *"Start counting from five."*
When the student has finished counting, say: *"Now count the coins again."* This time the coins are already in the circles, covering the numbers the student is counting.	If the student does not respond or begins to count by ones or tens when told to count the coins again, say: *"Count by fives with the nickels."* If the student repeatedly makes mistakes, count the coins yourself. Say: *"Watch me. Five, ten, fifteen..."* Point to each coin as you count and say: *"Now count by fives with the nickels."*

Objective	Review
Continue with Step 3 when the student counts the nickels after having been told to *"count the coins again"* without feedback three times in a row.	Discontinue counting with nickels after two tries from five after the student has been told to *"count the coins again."* Continue with other review exercises or the session objective.

Materials: As many nickels as are needed for the student's assigned level

Instructions	Feedback for errors
Place the nickels in a row in front of the student. Say: "*Count by fives with the nickels.*"	If the student makes a mistake, repeat the last number that was counted correctly before the error. Say: "*Wait. After (25) comes (30). What comes after (25)?*" When the student has answered, say: "*Start counting again at five.*"

Evaluate when the student counts nickels to the assigned level without feedback three times in a row.

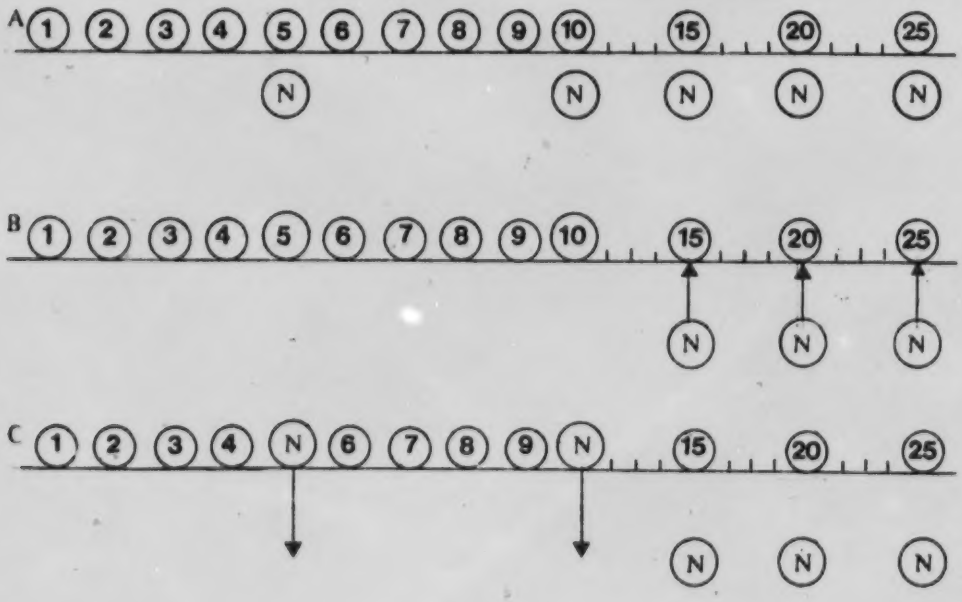


Figure 6

COUNTING WITH COINS OF THE SAME VALUE
COUNTING WITH NICKELS: EVALUATION

Materials: As many nickels as are needed for the student's assigned level, number line

Instructions: 20¢ through 50¢ levels	Feedback for errors
Place the nickels under the circles on the number line to the level to which the student is to count. Say: *"Count the nickels."* After the student has pushed the nickels into the circles, say: *"Now count the nickels again."*	If the student makes an error, have him/her start again at five. If the student makes a second error, the teacher should count the nickels and have him/her try again.

Instructions: 75¢ and $1.00 levels	Feedback for errors
Place 15 nickels in front of the student if he/she is on the 75¢ level, or 25 nickels if he/she is on the $1.00 level. Say: *"Count the nickels."*	If the student makes an error, have him/her start again at five. If the student makes a second error, the teacher should count the nickels and have him/her try again.

Sample recording: COUNTING WITH COINS OF THE SAME VALUE

Record a plus (+) on the Lesson Plan and Record Form if the student counts the nickels on the first or second try. Record a minus (-) if the student does not count the nickels correctly after two tries. On the 20¢ through 50¢ levels, the nickels must be counted correctly on the *"Now count again"* instruction.

This student passed the evaluation for the objective, counting to 40¢ with nickels. When the evaluation is passed, write the session date on the Money Skills Progress Record.

Pennies:	20¢_____	30¢_____	40¢_____	50¢_____	75¢_____	$1.00_____
Nickels:	20¢_____	30¢_____	40¢ +	50¢_____	75¢_____	$1.00_____
Dimes:		30¢_____	40¢_____	50¢_____	70¢_____	$1.00_____
Quarters:				50¢_____	75¢_____	$1.00_____

There are two steps in teaching a student to count with dimes: (1) counting dimes on the number line and (2) counting dimes without other aids. For counting with dimes to all levels, the student starts on Step 1 and proceeds to Step 2. Step 2 is used as review for all combining objectives which require counting dimes. It provides practice and allows the student to extend his/her counting skills into the next level.

The student is evaluated after completing Step 2 or at the end of the teaching part of the session. The evaluation page also tells how to record progress on the Lesson Plan and Record Form.

The teacher will need to follow the special instructions given under Objective or Review, depending on which phase the student is working on.

COUNTING WITH COINS OF THE SAME VALUE
COUNTING WITH DIMES: STEP 1

Materials: As many dimes as are needed for the student's assigned level, number line

Instructions	Feedback for errors
Place dimes under the appropriate circles on the number line to the level to which the student is being taught to count. (See figure 7A.) Say: *"Count by tens with the dimes."* The student should push the coins into the circles while counting. (See figure 7B.) When the student has finished counting, say: *"Now count the coins again."* This time the coins are already in the circles, covering the numbers the student is counting.	If the student makes a mistake, repeat the last number that was counted correctly before the error. Say: *"Wait. After (20) comes (30). What comes after (20)?"* Wait for an answer, correcting if necessary. Push the coins out of the circles. Say: *"Start counting from ten."* If the student does not respond or begins to count by ones or fives when told to count the coins again, say: *"Count by tens with the dimes."* If the student repeatedly makes mistakes, count the coins yourself. Say: *"Watch me. Ten, twenty, thirty..."* Point to each coin as you count and say: *"Now count by tens with the dimes."*

Objective	Review
Continue with Step 2 when the student counts the dimes after having been told to *"count the coins again"* without feedback three times in a row.	Discontinue counting with dimes after two tries from ten after the student has been told to *"count the coins again."* Continue with other review exercises or the session objective.

Materials: As many dimes as are needed for the student's assigned level

Instructions	Feedback for errors
Place the dimes in a row in front of the student. Say: *"Count by tens with the dimes."*	If the student makes a mistake, repeat the last number that was counted correctly before the error. Say: *"Wait. After (20) comes (30). What comes after (20)?"* When the student has answered, say: *"Start counting again at ten."*

Evaluate when the student counts dimes to the assigned level without feedback three times in a row.

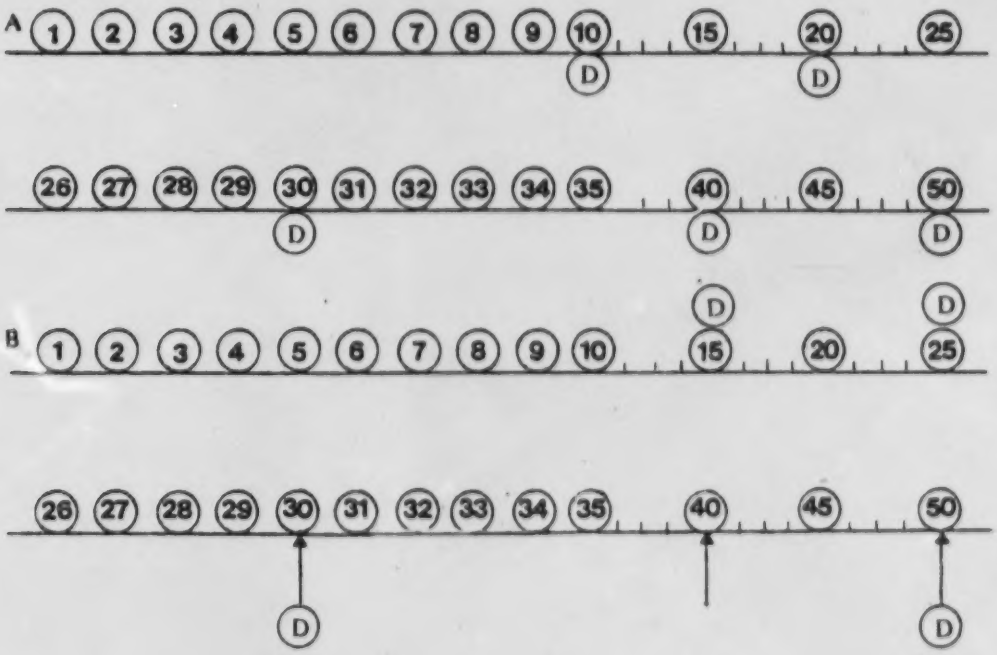


Figure 7

COUNTING WITH COINS OF THE SAME VALUE
COUNTING WITH DIMES: EVALUATION

Materials: As many dimes as are needed for the student's assigned level

Instructions	Feedback for errors
Place the dimes in front of the student to the level to which the student is to count. Say: *"Count the dimes."*	If the student makes an error, have him/her start again from ten. If the student makes a second error, the teacher should count the dimes and have him/her try again.

Sample recording: COUNTING WITH COINS OF THE SAME VALUE

Record a plus (+) on the Lesson Plan and Record Form if the student counts the dimes on the first or second try. Record a minus (-) if the student does not count the dimes correctly after two tries.

This student passed the evaluation for the objective, counting to 50¢ with dimes. When the evaluation is passed, write the session date on the Money Skills Progress Record.

Pennies:	20¢_____	30¢_____	40¢_____	50¢_____	75¢_____	$1.00_____
Nickels:	20¢_____	30¢_____	40¢_____	50¢_____	75¢_____	$1.00_____
Dimes:		30¢_____	40¢_____	50¢ +	70¢_____	$1.00_____
Quarters:				50¢_____	75¢_____	$1.00_____

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Materials: Two, three, or four quarters

Note: This procedure is used only for review. Students do not usually need any extensive teaching to learn this skill once they have mastered the other coins.

Instructions	Feedback for errors
Place the quarters in a row in front of the student. Say: *"Count by twenty-fives with the quarters."*	If the student makes a mistake, repeat the last number that was counted correctly before the error. For example, when the student miscounts 75, say: *"After (50) comes (75). What comes after (50)?"* When the student has responded, say: *"Start counting again at (25)."* When counting with quarters, the student always starts again at 25.

Discontinue counting with quarters after the student counts them twice without feedback. Continue with other exercises needed to complete the objective.

COMBINING COINS of DIFFERENT VALUES

Combining Coins of Different Values

Four steps are used in teaching the mentally retarded student to combine coins of different values, each step increasing in difficulty: (1) combining coins on the number line with the numbers uncovered, (2) combining coins on the number line with the numbers covered, (3) combining coins in an easy-to-count order, and (4) combining coins from an unordered pile. Following each step is an evaluation which the student must pass before progressing to the next step. A counting aid--a paper with a line drawn across it so that the student can push the coins over the line while counting--will help to eliminate confusion concerning which coins have been counted and which have not during the last two steps.

The first time a student is taught a combination, Step 2 should be used. If the student has difficulty with Step 2 and does not pass the evaluation for it, he/she may move back to Step 1. In other evaluations, if the student does not pass, repeat the step which was just taught; do not move back to an earlier step unless there is a special reason for doing so.

Steps 1 through 3 use the nickel and penny combinations as examples. To teach other combinations, substitute the names of the coins being taught. For example:
"Count by (fives) with the (nickels)."
"Now count with the (pennies) from ( )."
would be changed to:
"Count by (tens) with the (dimes)."
"Now count with the (nickels) from ( )."
The amount in parentheses depends on how much the first coins equal when added. For example, if four nickels were counted by the student, the amount would be 20.
"Now count with the pennies from (20)."

When more than two coins are being combined, the *"Now count with..."* instruction should be repeated for subsequent coins. For example, if two dimes, three nickels, and four pennies are being combined, the instruction should be:
"Count by (tens) with the (dimes)."
"Count with the (nickels) from (20)."
"Count with the (pennies) from (35)."

After reviewing the procedures to be used in the session, the teacher should write the problems on the Lesson Plan and Record Form which has space for 18 problems. Six problems are given on page 26, but the teacher can provide additional problems for teaching or evaluation.

COMBINING COINS OF DIFFERENT VALUES
STEP 1: COINS ON THE NUMBER LINE, NUMBERS UNCOVERED

Materials: As many coins as are needed for the student's level, number line

Instructions	Feedback for errors
Place coins for the combination being taught on the number line (for example, four nickels, four pennies: see figure 8A). Say: *"Count by (fives) with the (nickels)."*	If the student makes a mistake in counting while placing coins in the circles on the number line, stop him/her immediately. Push the (pennies) or (nickels) already counted below the circles. Then push them into the circles while counting them. Push them back out of the circles and say: *"You count the money like I did."*
The student pushes the (nickels) into the circles while counting. (See figure 8B.) Using the number to which the student has just counted, (for example, 20) say: *"Now count with the (pennies) from (20)."*	
The student pushes the (pennies) into the circles while counting. (See figure 8C.)	
Repeat *"Now count with..."* with the additional coins.	
When the student has counted all the coins, push them out of the circles (see figure 8D) and say: *"Count all the money."*	
The student pushes the coins into the circles while counting.	
Repeat the procedure for other problems.	

COMBINING COINS OF DIFFERENT VALUES
STEP 1: EVALUATION

Materials: As many coins as are needed for the student's level, number line

Instructions	Feedback for errors
Place the coins for the problem in the first box under the circles on the number line. Say: *"Count the money."* Repeat the procedure for each of the evaluation problems.	If the student makes an error, push the counted coins out of the circles and say: *"Start again."* If the student makes a second error, show him/her how to count the money and allow him/her to try once more.

Sample recording: COMBINING COINS

Record a plus (+) on the Lesson Plan and Record Form if the student counts the money correctly on the first or second try. Record a minus (-) if the student does not count the coins correctly after two tries. The student does not get a plus (+) if the teacher had to demonstrate. Eighty percent of the problems must be counted correctly for a passing score on the assigned objective.

This student passed this step for counting nickels and pennies to 30¢. He/she may continue with Step 2 in the next session. If he/she had failed the evaluation, Step 1 would have to be repeated.

1N5P	2N3P	3N2P	4N5P	5N1P	5N5P
+	+	+	-	+	+

Number of problems given 6 Number correct 5 Percent 83 Passed ✓

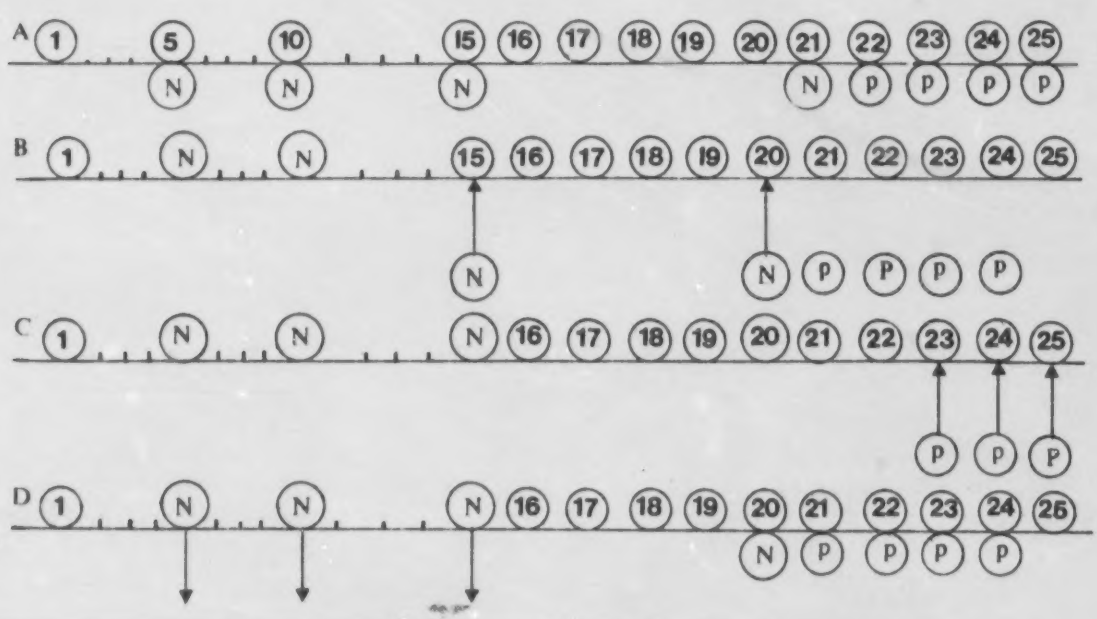

Figure 8

COMBINING COINS OF DIFFERENT VALUES
STEP 2: COINS ON THE NUMBER LINE, NUMBERS COVERED

Materials: As many coins as are needed for the student's level, number line

Instructions	Feedback for errors
Place coins for the combination being taught on the number line (for example, four nickels, four pennies--see figure 9A.) Say: *"Count by (fives) with the (nickels)."* The student pushes the (nickels) into the circles while counting. (See figure 9B.) Using the number to which the student has just counted, (for example, 20) say: *"Now count the (pennies) from (20)."* The student pushes the (pennies) into the circles while counting. (See figure 9C.) Repeat *"Now count with..."* with the additional coins. When the student has counted the (pennies), point to the first (nickel) and say: *"Count all the money."* Repeat the procedures for other problems.	If the student makes a mistake in counting while placing coins in the circles on the number line, stop him/her immediately. Push the (pennies) or (nickels) already counted below the circles. Then push them into the circles while counting them. Push them back out of the circles and say: *"You count the money like I did."* If the student makes a mistake when told to count the money, stop him/her immediately. Push all the coins out of the circles and allow him/her to start again.

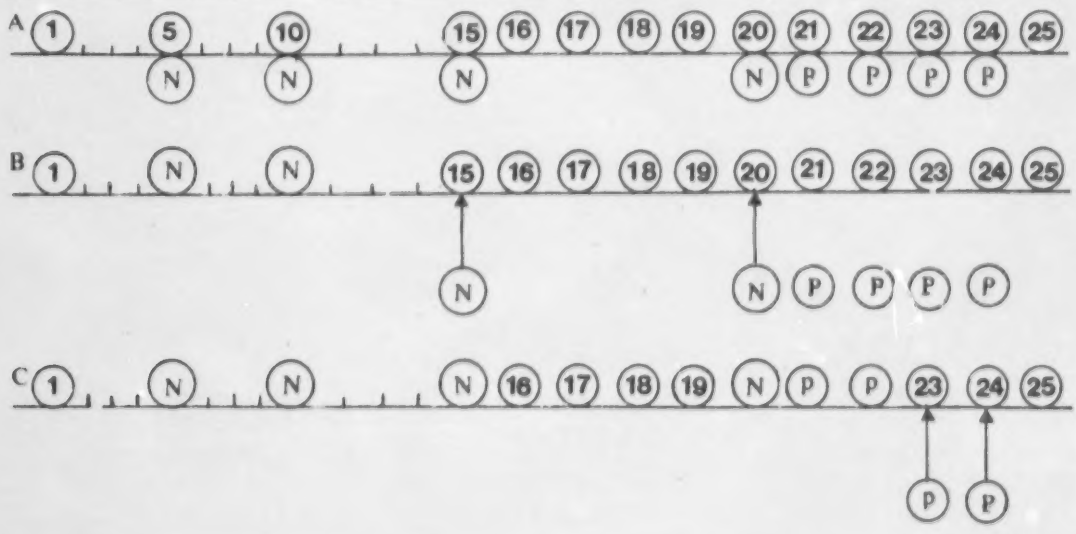

Figure 9

COMBINING COINS OF DIFFERENT VALUES
STEP 2: EVALUATION

Materials: As many coins as are needed for the student's level, number line

Instructions	Feedback for errors
Place the coins for the problem in the first box under the circles on the number line. Say: *"Count the money."* After the student has counted the coins, say: *"Count the money again."* Repeat the procedure for each of the evaluation problems.	If the student makes an error, say: *"Start again."* If the student makes a second error, show him/her how to count the money and allow him/her to try once more.

Sample recording: COMBINING COINS

Record a plus (+) on the Lesson Plan and Record Form if the student counts the money correctly on the first or second try. Record a minus (-) if the student does not count the coins correctly after two tries. The student does not get a plus (+) if the teacher had to demonstrate. Eighty per cent of the problems must be counted correctly for a passing score on the assigned objective.

This student passed this step for counting nickels and pennies to 30¢. He/she may continue with Step 3 in the next session. If he/she had failed the evaluation, Step 1 might be taught in the next session, or Step 2 might be repeated, depending on the student's progress.

1N5P	2N3P	3N2P	4N5P	5N1P	5N5P
+	+	+	+	+	-

Number of problems given 6 Number correct 5 Percent 83 Passed ✓

COMBINING COINS OF DIFFERENT VALUES
STEP 3: COINS ORDERED

Materials: As many coins as are needed for the student's level, counting aid*

Instructions	Feedback for errors
Place coins for the combination being taught on the counting aid, for example, 4N, 4P. Put the higher value coins on the left, the lower value coins on the right. (See figure 10A.) Say: *"Count by (fives) with the (nickels)."* The student pushes the (nickels) above the line while counting. (See figure 10B). Using the number to which the student has just counted, for example, 20, say: *"Now count with the (pennies) from (20)."* The student pushes the (pennies) above the line while counting. (See figure 10C.) Repeat the instructions with additional coins.	If the student makes a mistake in counting, stop him/her immediately. Push the (nickels) or (pennies) below the line. Then push them above the line while counting correctly. Push them below the line and say: *"You count the money like I did."*
When the student has finished this, point to the first (nickel) and say: *"Count all the money."* The student points to each coin while counting. Repeat the procedure for other problems.	If the student makes a mistake in counting when told to count all the money, count the money for him/her. Then ask the student to count the coins.

*A paper with a line drawn across it so that the student can push the coins over the line while counting, making it easy to tell which coins have been counted and which have not.

COMBINING COINS OF DIFFERENT VALUES
STEP 3: EVALUATION

Materials: As many coins as are needed for the student's level, counting aid

Instructions	Feedback for errors
Place the coins for the first problem on the counting aid with the higher value coins on the left and the lower value coins on the right. Say: *"Count the money."*	If the student makes an error, push the counted coins below the line and say: *"Start again."* If the student makes a second error, demonstrate how to count the money, and then let him/her try once more.
Repeat the procedure for each of the evaluation problems.	

Sample recording: COMBINING COINS

Record a plus (+) on the Lesson Plan and Record Form if the student counts the money correctly on the first or second try. Record a minus (-) if the student does not count the coins correctly after two tries. The student does not get a plus (+) if the teacher had to demonstrate. Eighty per cent of the problems must be counted correctly for a passing score on the assigned objective.

This student passed this step for counting nickels and pennies to 30¢. He/she may continue with Step 4 in the next session. If he/she had failed the evaluation, Step 3 would have to be repeated in the next session.

1N5P	2N3P	3N2P	4N5P	5N1P	5N5P
+	+	+	+	-	+

Number of problems given 6 Number correct 5 Percent 83 Passed ✓

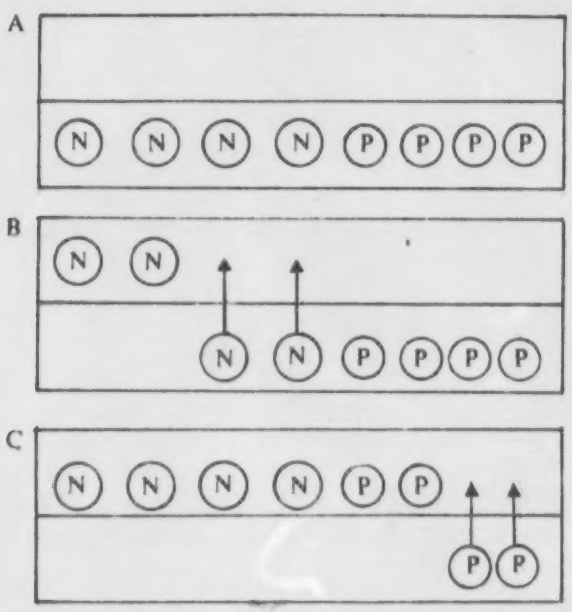

Figure 10

COMBINING COINS OF DIFFERENT VALUES
STEP 4: COINS UNORDERED

Materials: As many coins as are needed for the student's level, counting aid

Instructions	Feedback for errors
Place the coins for the combination being taught in front of the student in random order, for example, 4N, 4P. Say: *"Put the coins in the right order for counting."*	If the student does not arrange the coins correctly, show him how. Put the higher value coins on the left, the lower value coins on the right. Say: *"This is the right order for counting."* Mix the coins up and say: *"Put the coins in the right order for counting."*
When the student has ordered the coins, say: *"Count the money."*	If the student makes a mistake in counting, point to each coin and count aloud. Say: *"Watch me. Five, ten, fifteen, sixteen, seventeen. Now you count the money."* If the student cannot remember which coins have been counted, use the counting aid. Arrange the coins in the right order on one side of the line. Push each coin to the other side of the line while counting. Then push the coins back to the other side of the line and say: *"You count the coins like I did."*
Repeat the procedure for other problems.	

COMBINING COINS OF DIFFERENT VALUES
STEP 4: EVALUATION

Materials: As many coins as are needed for the student's level, problems*

Instructions	Feedback for errors
Place the coins for the first problem in front of the student. Say: *"Count the money."*	If the student makes an error, say: *"Start again."*
	If the student makes a second error, demonstrate how to count the money and then let him/her try once more.
Repeat the procedure for each of the evaluation problems.	

Sample recording: COMBINING COINS

Record a plus (+) on the Lesson Plan and Record Form if the student counts the money correctly on the first or second try. Record a minus (-) if the student does not count the coins correctly after two tries. The student does not get a plus (+) if the teacher had to demonstrate. Eighty per cent of the problems must be counted correctly for a passing score on the assigned objective.

This student passed this step for counting nickels and pennies to 30¢. He/she may continue with the next objective in the next session. If he/she had failed the evaluation, Step 4 would have to be repeated in the next session.

1N5P	2N3P	3N2P	5N1P	4N5P	5N5P
+	+	+	+	−	+

Number of problems given 6 Number correct 5 Percent 83 Passed ✓

*Table 2 on page 26 lists possible problems for this evaluation. The student should work five or ten problems on his/her level and answer at least 80% of these correctly in order to pass the assigned objective.

COUNTING CHANGE to $1.00

Counting Change to $1.00

The objectives for counting change to $1.00 are organized by sets of problems. Each is used to teach a different major goal area: set 1, counting with coins of the same value; sets 2-3, counting with two different kinds of coins, sets 4-6, counting with three different kinds of coins; and set 7, counting with four and five different kinds of coins.

Two procedures are used in working with set 1: (1) counting change after the teacher demonstrates, and (2) counting change without demonstration. For sets 2-7, the learner follows two steps: (1) counting change when the coins are ordered from lowest to highest in value, and (2) ordering the coins from lowest to highest in value and then counting the change. In all cases, evaluation is done as part of the teaching process; the teacher records the student's performance on each problem during the session.

Teaching Procedures

Before the session, the teacher writes the twelve problems from the appropriate set on the Lesson Plan and Record Form. The sets of problems begin on page 85. For example, the following problems from set 1 have been entered on the form:

50¢-44¢ 6P	25¢-16¢ 9P	$1-95¢ 5P	50¢-25¢ 5N	25¢-15¢ 2N	$1-65¢ 7N
____	____	____	____	____	____

50¢-30¢ 2D	$1-40¢ 6D	$1-30¢ 8D	50¢-25¢ 1Q	$1-25¢ 3Q	$1-75¢ 1Q
____	____	____	____	____	____

The amount paid and the price of the item are written in the top part of the box and the change due is written below. Each problem is presented to the student. If the student counts the change correctly without receiving feedback, a plus is recorded on the line under the box.

After the student has worked the 12 problems, the teacher can devise others using the coins which were difficult for the student. No additional record

needs to be made for the extra problems. If the student gets ten correct, he/she is ready to move to the next step or objective.

If the student fails to work ten problems correctly after two sessions, the coins of combinations giving difficulty should be taught one at a time. For example, if the student finds pennies difficult to make change with, teach several problems using only pennies (or mostly pennies) in making change. After the student demonstrates mastery, return to the problem set and try those problems again.

TABLE 5: PROBLEM SETS FOR CHANGE COUNTING

Set 1

Amount paid	Price of item	Coins used for change
50¢	44¢	6P
25¢	16¢	9P
$1.00	95¢	5P
50¢	25¢	5N
25¢	10¢	3N
$1.00	65¢	7N
50¢	30¢	2D
$1.00	40¢	6D
$1.00	20¢	8D
50¢	25¢	1Q
$1.00	25¢	3Q
$1.00	75¢	1Q

Set 2

Amount paid	Price of item	Coins used for change
50¢	32¢	3N3P
$1.00	61¢	7N4P
$1.00	82¢	3N3P
50¢	35¢	1D1N
$1.00	40¢	5D2N
$1.00	65¢	3D1N
50¢	36¢	1D4P
$1.00	57¢	4D3P
$1.00	86¢	1D4P
50¢	22¢	1Q3P
$1.00	46¢	2Q4P
$1.00	22¢	3Q3P

Set 3

Amount paid	Price of item	Coins used for change
50¢	20¢	1Q1N
$1.00	60¢	1Q3N
$1.00	15¢	3Q2N
50¢	15¢	1Q1D
$1.00	30¢	2Q2D
$1.00	55¢	1Q2D
$1.00	35¢	1H3N
$1.00	20¢	1H6N
$1.00	45¢	1H1N
$1.00	40¢	1H1D
$1.00	30¢	1H2D
$1.00	10¢	1H4D

Set 4

Amount paid	Price of item	Coins used for change
50¢	23¢	2D1N2P
$1.00	68¢	2D2N2P
$1.00	36¢	4D4N4P
50¢	16¢	1Q1N4P
$1.00	63¢	1Q2N2P
$1.00	42¢	2Q1N3P
50¢	13¢	1Q1D2P
$1.00	39¢	2Q1D1P
$1.00	52¢	1Q2D3P
$1.00	60¢	1Q1D1N
$1.00	25¢	2Q2D1N
$1.00	30¢	2Q1D2N

Three Coin - Set 5

Amount Paid	Price of item	Coins used for change
$1.00	43¢	1H1N2P
$1.00	31¢	1H3N4P
$1.00	14¢	1H7N1P
$1.00	38¢	1H1D2P
$1.00	29¢	1H2D1P
$1.00	7¢	1H4D3P
$1.00	35¢	1H1D1N
$1.00	30¢	1H1D2N
$1.00	10¢	1H3D2N
$1.00	11¢	3Q1D4P
$1.00	54¢	1Q2D1P
$1.00	35¢	2Q1D1N

Set 6

Amount Paid	Price of item	Coins used for change
$1.00	24¢	1H1Q1P
$1.00	21¢	1H1Q4P
$1.00	20¢	1H1Q1N
$1.00	10¢	1H1Q3N
$1.00	15¢	1H1Q1D
$1.00	5¢	1H1Q2D
$1.00	31¢	5D3N4P
$1.00	33¢	2Q3N2P
$1.00	54¢	1Q2D1P
$1.00	60¢	1Q1D1N
$1.00	35¢	1H1D1N
$1.00	37¢	1H1D3P

Set 7

Amount Paid	Price of item	Coins used for change
$1.00	52¢	1Q1D2N3P
$1.00	24¢	2Q2D1N1P
$1.00	8¢	3Q1D1N2P
$1.00	16¢	1H1Q1N4P
$1.00	14¢	1H1Q1D1P
$1.00	11¢	1H1Q1D4P
$1.00	58¢	1Q1D1N2P
$1.00	10¢	1H1Q1D1N
$1.00	6¢	1H1Q1D1N4P
$1.00	9¢	1H1Q1D6P
$1.00	3¢	1H1Q1D2N2P
$1.00	53¢	1Q1D2N2P

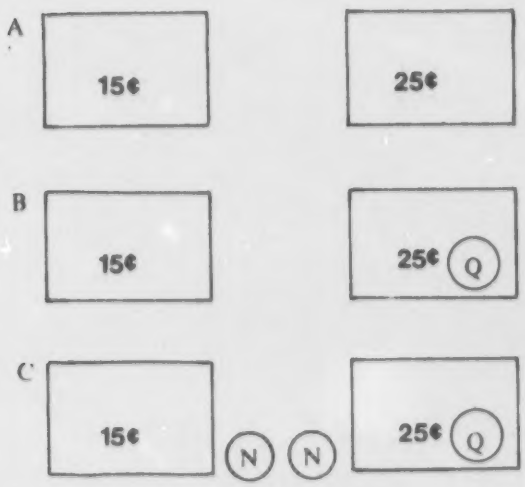

Figure 11

COUNTING CHANGE TO $1.00
COINS OF THE SAME VALUE (STEP 1)

Materials: Price cards, coins to be used for change counting

Student behavior: The student counts change after watching the teacher count the change.

Instructions	Feedback for errors
Place the price card to the student's left and the amount paid card to his/her right. (See figure 11A.) For example, the price might be (15¢) and the amount paid (a quarter, or 25¢). Put the amount paid, (a quarter) on the amount paid card. (See figure 11B.) Point to the price card. Say: *"You want to buy a coke for (15¢)."* Point to the amount paid card and say: *"You pay (a quarter) for the coke. (25¢) is more than (15¢), so you get change. Here is your change.* Place the correct change (two nickels) between the price card and the amount paid cards. (See figure 11C.) Pointing to the price card and coins as you count, say: *"You count the change like this: (15, 20, 25). See, this amount, (10¢) and the amount you paid for the item (15¢) equals the amount you gave (25¢). Count: (5, 10, 15, 20, 25). Let me show you again."* Pointing to the price cards and coins as you count, say: *"You count your change like this: (15, 20, 25). Now you count the change.*	If the student does not count the change correctly, stop him/her immediately and count the coins yourself. Say: *"Wait. Watch me. (15, 20, 25). Now you count the change."* If the student consistently miscounts after saying the amount on the price card or does not understand the equivalence of amount paid with item and change, do the following: Put the coins equivalent to the price of the item on the price card. Say: *"Count this money."* When the student has counted, say: *"This is the money for your coke. From (15) count your change."*

COUNTING CHANGE TO $1.00
COINS OF THE SAME VALUE (STEP 2)

Materials: Price cards, coins to be used for change counting

Student behavior: The student counts change with coins of the same value.

Instructions	Feedback for errors
Place the price card to the student's left and the amount paid card to his/her right. For example, if the price is (15¢) and the amount paid is (a quarter, or 25¢), place the amount paid (a quarter) on the amount paid card. Point to the price card. Say: *"You want to buy a coke for (15¢)."*	
Point to the amount paid card and say: *"You pay a (quarter) for the coke. (25¢) is more than (15¢), so you get change. Here is your change."*	
Place the correct change (two nickels) between the price card and the amount paid cards. Say: *"Count your change."* The student points to the coins while counting.	If the student does not count the change correctly, stop him/her immediately and count the coins yourself. Say: *"Wait. Watch me. (15, 20, 25.) Now you count the change."*

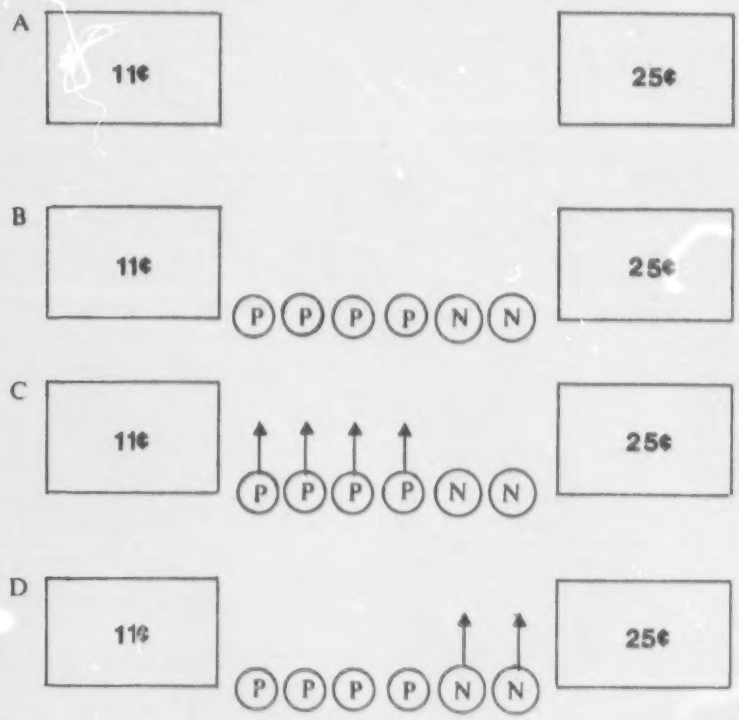

Figure 12

Materials: Price cards, coins to be used in change counting

Student behavior: The student counts change with coins of different values when given the correct amount in the easiest counting order.

Instructions	Feedback for errors
Place the price card to the student's left and the amount paid card to his/her right. For example, if the price is (11¢) and the amount paid is (a quarter, or 25¢), put the amount paid (quarter) on the amount paid card. (See figure 12A.) Point to the price card and say: *"You want to buy a candy bar for (11¢)."* Point to the (quarter) and say: *"You pay (a quarter) for the candy bar. (25¢) is more than (11¢), so you get change. Here is your change."* Place the correct change (four pennies, two nickels) between the price card and amount paid card. Put the lower value coins to the student's left and the higher value cards to his/her right. (See figure 12B.) Say: *"Count with the (pennies) from (11)."* (See figure 12B.) When the student has counted the (pennies), say: *"Count with the (nickels) from (15)."* (See figure 12D.) Repeat the *"Count with the ( )..."* instruction for additional coins. When the student has finished counting, say: *"Good. Now count your change again."*	If the student does not count correctly on the *"Count the (pennies)"* or *"Count the (nickels)* instruction, stop him/her immediately. Count the coins yourself and tell him/her to count them like you did.

COUNTING CHANGE TO $1.00
COINS OF DIFFERENT VALUES (STEP 2)

Materials: Price cards, coins to be used for change counting

Student behavior: The student counts change with coins of different values when given the correct amount. He/she puts them in the easiest order for counting.

Instructions	Feedback for errors
Place the price card to the student's left and the amount paid card to his/her right. For example, if the price is (11¢) and the amount paid is (a quarter, or 25¢), put the amount paid, (a quarter) on the amound paid card. Point to the price card and say: *"You want to buy a candy bar for (11¢)."* Point to the (quarter) and say: *"You pay a (quarter) for the candy bar. (25¢) is more than (11¢), so you get change. Here is your change.* Place the correct change in the student's hand. Say: *"Put the coins in the right order to count."*	If the student does not put the coins in the correct order for counting, say: *"Put the coins that are worth the least first. Put the (pennies) first."* When the student has done this, tell him/her to put the next coin in order and so on for all the coins.
When the student has done this, say: *"Count your change."*	If the student makes a mistake in counting on the *"count your change"* instruction, count the money yourself. Have him/her count the change like you did.

SUPPLEMENTARY ACTIVITIES

Supplementary Activities

Admittedly, the money skills program outlined in this manual uses a drill-type approach with the mentally retarded individual, following the theory that consistent and augmented cues used in a systematic fashion will aid him/her in learning more easily and in retaining what is learned for a longer period of time. However, in addition to this type of approach, the mentally retarded individual needs to perceive the utility of learning to count money and to find the counting of money reinforcing above and beyond that provided by skill acquisition. Therefore, supplementary activities must be included in the teaching sessions. These must be fun for the student; they should include aids which can be seen, handled, and experienced in general; and they should relate the controlled counting exercises to real-life situations, preferably pleasant ones.

It is important to recognize that sometimes an activity which on the surface does not teach or reinforce a specific skill may be valuable because it evokes positive responses to money, to numbers, or even to the teacher--and therefore paves the way for future learning. Some of the associations gained by the activities may go beyond the number concepts and add to the treasury of knowledge and experience of the mentally retarded person. If, in some way, these enable him/her to become a more fulfilled individual, time has not been wasted. Learning does not come in neat, compartmentalized packages; the social skills gained from a trip to the shopping mall may be just as valuable as the money skills which were the reason for taking the excursion in the first place.

It is difficult to recommend specific application activities for a general program because students, teachers, facilities, and resources vary greatly. What is practical in one teaching situation may be utterly impossible in another. Therefore, the following suggestions will have to be modified for the individual student; they are given primarily to help the teacher generate creative supplementary activities of his/her own, according to the needs and abilities of the student and the environment in which they find themselves.

The list of supplementary materials at the end of this section includes materials which are easier and harder than this program, materials which teach personal and social skills as they relate to math and money skills, and materials which are more activity than drill oriented. They are listed with the realization that a combination of approaches and objectives are often necessary to help the retarded student to learn.

Motivational Activities

The following activities are given, not to develop money skills, but to create pleasurable associations with the teacher and the learning situation. Some of the suggestions are more easily carried out with groups.

As students increase in ability to count coins of the same kind, challenge them to guess the number of pennies (or other coins) in a container such as a jar or fishbowl. The number could total more than a dollar, helping the student to gain the concept that each dollar is made up of 100 pennies.

Invite a coin collector to bring his/her collection or have someone teach a lesson on the history of money. A discussion of bartering, coins of other lands, and various objects used as money by ancient peoples and primitive tribes today would be interesting, especially if pictures or samples are displayed.

Purchase a set of five coin stamps (heads) from Developmental Learning Materials/7440 Natchez Avenue/Niles, Illinois 60648, for $5.50. (They also sell tails at the same price.) With the stamps, an ink pad, some paper, the student can have a lot of fun and learn at the same time. These stamps could also be used by the teacher to create exercises.

Devise ways of adapting commercial games using money so that mentally retarded students can play and enjoy them. Coins and smaller amounts of money could be substituted for the large amounts used in many games.

Challenge a student to achieve a reasonable level of competence by promising a reward when that level has been mastered. A typical reward might be a coin bank, a wallet, or a purse.

Have a student who has mastered the basic coin concepts by using the number line teach another student what he/she has learned. This would give the teacher a chance to observe both students to see whether they understand the concepts in that particular lesson. The student-teacher may develop a real sense of competence and achievement from such an experience.

Students who enjoy art could draw or paint pictures using money as a theme.

Simulated Money-Related Activities

Activities which simulate the use of money can be quite effective, especially if several individuals are undertaking the money skills program at the same time.

It is not necessary for them to be at the same level; in fact, their varying degrees of competence may enhance the learning process if their skills are not too divergent. Whenever possible, real money should be used so that the students will not become confused by the different appearance of play money.

Arrange a country store using cardboard box counters, poster advertisements, and either actual articles or empty packages for sale. Add a toy cash register or even an old one for a dash of realism. The drawers in the cash register offer an excellent incentive for sorting and counting coins of the same value. Coin wrappers would also encourage practice on this skill.

Give a student or group of students money with which to buy the various items on the menu for lunch. Or conduct a carnival consisting of games and refreshments for which there would be charges. Such a carnival need not be complicated. It might include such games as throwing a sponge at a target at a cost of three throws for a dime with a piece of gum for a prize. Lemonade could be sold at 7¢ a glass and a trip through a spook house might cost 15¢.

If these activities are too difficult to arrange, another way of simulating buying situations would be to have file folders containing appealing pictures of items from catalogs and magazines. Attach price labels and act out imaginary purchasing transactions.

Develop a reward-for-chore system with an assigned amount given when each chore is completed. The money could be totalled at the end of a specific period of time. A more complicated variation would be to also assign coin penalties for undesirable behavior. However, the danger in doing this is that the focus may change to the undesirable behavior, thereby reinforcing it.

If the student has demonstrated competence in money skills beyond the scope of this program, he/she may be ready to engage in activities involving an imitation paycheck. He/she could count out the gross pay, the deductions, and see that the take home pay is the gross pay minus the deductions.

The more advanced student who has an allowance or paycheck could prepare a budget for counting amounts of actual or simulated purchases to see how much can be bought with the money available.

Real-Life Money-Related Activities

If the teacher and student can take short trips around the community together, the student will have many opportunities to practice using his/her newly acquired money skills. The most obvious place to visit is a shopping mall or business district where actual purchases can be made. In each case, the student should carefully follow the money transactions, observing the price of the article being purchased, the amount given to the clerk, and the change received.

Take a tour of a bank or a coin collecting shop to develop an appreciation of the occupations represented and the hobby.

Utilize the many vending machines found in public places to reinforce money skills. Lunch at a vending machine snack bar can be a pleasant and practical experience. At a laundromat, the student can learn to do the laundry while using dollar changers, coin changers, laundry-products vending machines, and increasing his/her coin counting skills. Utilize the postage stamp vending machines found in public buildings. Don't neglect the possibilities of the ever-present coin-operated telephone and parking meter.

In the classroom, opportunities for money-related activities often occur naturally. Students can collect lunch money, library fines, and money for various projects. The teacher should monitor the money exchanges but allow the students to apply his/her skills as much as possible.

Supplementary Materials

Bender, M., Valletutti, P. J., & Bender, R. Teaching the moderately and severely handicapped: Volume III, functional academics for the mildly and moderately handicapped. Baltimore: University Park Press, 1976.

A short section of this valuable book discusses teaching money skills through practical but enjoyable activities; however, these activities demand considerable time and individual attention. They would be a wise supplement to drill-type exercises. Also included in the book is a section on consumer skills for more advanced students.

Halpern, A., Raffeld, P., Irvin, L., and Link, R. Social and prevocational information battery. Monterey, CA: CTB/McGraw-Hill, 1975.

Designed to assess knowledge of certain skills regarded as necessary for the community adjustment of Educable Mentally Retarded students, the tests consist mostly of true-false, orally administered items. Primarily diagnostic, the areas of budgeting, banking, and purchasing habits are among the subjects covered.

Kahn, C. H., & Hanna, J. B. Money makes sense (2nd ed.). Belmont, CA: Lear Siegler, Inc./Fearon Publishers, 1972.

This workbook, not especially prepared for the mentally retarded student, uses many pictorial representations of coins and their computations. It relies heavily on written directions which would have to be verbalized by the teacher. It is a useful tool for teaching coin combining skills.

Kahn, C. H., & Hanna, J. B. Using dollars and sense (2nd ed.). Belmont, CA: Lear Siegler, Inc./Fearon Publishers, 1973.

This sequel to Money Makes Sense relies heavily on written symbols for money and deals with amounts up to $20.00. It is not especially designed for the mentally retarded student but would be useful for one who has already gained a great deal of skill in money and counting concepts.

Kruger, J., Reid, D., & Johnson, C. Pre-vocational programme package #7: Money handling and money handling assessment. In Pre-vocational package. Calgary, Alberta: Vocational and Rehabilitation Research Institute, 1978.

One of a set of twelve programs designed for the habilitation of severely retarded adolescents and adults, this particular program would best be used with mildly and moderately retarded individuals because it includes written concepts of money, coin computations, and handling of bills. It uses Canadian money for examples.

Munn, K. S., & Fennell, J. A. Darrel Royal Workshop curriculum for personal-social adjustment training with accompanying Personal-social evaluation. Austin, TX: Austin-Travis County Mental Health Retardation Center, 1975.

The section of this book which deals with money management is divided into four levels of difficulty through which the mentally retarded person works at his/her own rate. The activities and exercises are related to life situations and are good motivational sources. It would make a good supplement to a drill-type program.

Portland Habilitation Center. Inventory of habilitation programs for mentally handicapped adults. Portland, OR: Author, 1975.

This large volume includes sections on social behaviors, practical living skills, socialization skills, and job skills. Chapter VI of Part II combines coin counting skills with practical shopping situations which encourage the student to apply the skills learned. One suggested question is "Could you buy a whole chicken for 75¢?" It also includes instructions for shopping behavior and budgeting.

Tringo, J. L., & Roit, M. L. Real-life math. Northbrook, IL: Hubbard Publishers, 1977.

This special education program for educable mentally retarded and learning disabled students ages 13-18 teaches basic arithmetic skills through role-playing activities and helps students deal with the real world of personal money management. The complete program includes teacher's manual, spirit masters, posters, cassettes, student skill books, and other accompanying supplies such as checkbooks and saving deposit slips. It would also be useful for younger normal students.

Williams, W., Coyne, P., Johnson, F., Scheuerman, N., Stepner, J., Swetlike, B., & York, R. A rudimentary developmental math skills sequence for "severely handicapped" students. Unpublished manuscript, University of Wisconsin-Madison and Madison Public Schools (undated).

This paper attempts to define the components of a functional math skill sequence from zero skills through simple addition. It would be most helpful to those who do not have the basic counting skills or number concepts to attempt the procedures outlined in the Teaching Money Skills manual.

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